



Axos Bank

# Community Reinvestment Act Public File

Updated as of March 2025

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# Written Comments

All written comments from the public relating to the institution's CRA performance and responses to them for the current and preceding two calendar years (except those that reflect adversely on the good name or reputation of any persons other than the institution)

The Bank has not received any written comments from the public relating to its CRA performance during the current and preceding two calendar years.

# **CRA Performance Evaluation**

A copy of the Bank's most recent CRA Public Performance Evaluation



## **PUBLIC DISCLOSURE**

April 24, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Axos Bank  
Charter Number: 716456

4350 La Jolla Village Drive, Suite 140  
San Diego, CA 92122

Office of the Comptroller of the Currency  
Midsize and Trust Bank Supervision  
425 S. Financial Place, Suite 1700  
Chicago, IL 60605

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated Satisfactory.

The following table indicates the performance level of Axos Bank (Axos or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Axos Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on Low Satisfactory performance in California and Nevada. Community Development (CD) lending in California and Nevada had a neutral impact to the Lending Test rating. Axos’ lending was overall responsive to community needs.
- The Investment Test rating is based on High Satisfactory performance in California and Nevada.
- The Service Test rating is based on Low Satisfactory performance in California, Nevada, and Ohio.

We considered the following information for the performance tests on a bank wide basis.

**Paycheck Protection Program (PPP):** During the assessment period, the bank originated more than 205 PPP loans totaling \$30.4 million in California, Nevada and Ohio. In many cases, the bank was unable to collect borrower income information due to the exigent nature of the PPP lending program. As a result, Axos has a substantially higher volume of small business loans with incomes not reported in each of its full-scope assessment areas. Interagency guidance<sup>[1]</sup> states, “When evaluating CRA performance, the agencies will take into account the unique circumstances affecting borrowers and banks resulting from the COVID-19 emergency and will not penalize a bank for making a large volume of loans for which gross annual revenue information is not available.” To fully consider the bank’s lending patterns within the context of the PPP program, OCC examiners considered the impact of PPP loans for which income was unavailable or uncollected. This generally resulted in better performance when considering the *Distribution of Loans by Income Level of the Borrower* for small businesses in most assessment areas. The impact of this analysis is described in the Lending Test section of each full-scope assessment area.

[1] Community Reinvestment Act (CRA) Frequently Asked Questions Related to COVID-19: [Community Reinvestment Act \(CRA\) Frequently Asked Questions Related to COVID-19 \(occ.gov\)](https://www.occ.gov/news-issuances/frequently-asked-questions/2020/cra-faq-covid-19)

**Lending Test Rating** – In states outside the bank’s rating areas, Axos made 85 PPP loans totaling \$5.1 million in either low- or moderate-income census tracts (CT). Additionally, the bank made 70 CD loans totaling \$164.6 million. All CD lending benefitted affordable housing.

**Investment Test Rating** – Outside of the bank’s rating area, Axos made one CD investment for \$1.8 million that benefitted affordable housing in Florida. The CD investment was a mortgage-backed security where the majority of loan recipients qualified as low- and moderate-income (LMI) individuals.

**Service Test Rating** – We considered the bank’s technology-based business and product delivery strategy when determining our rating for the Service Test. The bank offers products directly to customers nationally via remote technologies. The bank does not have traditional retail bank branches, with the majority of customer bank deposit and loan activity occurring over the internet, mobile applications, and telephone. The bank provides banking services by allowing remote access to banking services utilizing available technologies, such as mobile and internet banking.

Branch services, products, and hours do not vary by location.

We considered the impact of the COVID-19 pandemic on the bank’s ability to provide in-person CD services throughout 2020 and 2021. Many community service organizations were not allowing participation from outside organizations, therefore reducing available opportunities.

In addition to CD services in the rating areas, four members of the bank’s board of directors volunteered a total of 310 hours to community service organizations in geographies outside of the bank’s rating areas. The CD services benefitted food shelters, a literacy council, education, and organizations promoting economic development. CD service hours benefitted community service and economic development.

### Lending in Assessment Area

A small percentage of the bank’s loans are in its assessment areas (AA).

The bank originated and purchased 10.4 percent of its total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000's)</b>				<b>Total \$(000's)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Home Mortgage	1,709	15.0	9,703	85.0	11,412	870,866	11.2	6,937,304	88.8	7,808,170
Small Business	456	4.9	8,869	95.1	9,325	44,201	8.0	511,076	92.0	555,277
<b>Total</b>	<b>2,165</b>	<b>10.4</b>	<b>18,572</b>	<b>89.6</b>	<b>20,737</b>	<b>915,067</b>	<b>10.9</b>	<b>7,448,380</b>	<b>89.1</b>	<b>8,363,447</b>

The lower level of lending within the AA is consistent with the bank’s nationwide lending focus. We consider performance for bank lending inside and outside of the AAs when concluding upon geographical distribution of loans.



## Description of Institution

Axos is a non-traditional savings bank headquartered in San Diego, California. Banking services are provided nationally via a technology-based banking platform. Axos is a wholly owned subsidiary of Axos Financial, Inc, headquartered in Las Vegas, NV. The bank opened for business on July 4, 2000.

Axos began the evaluation period with three full-service branches located in San Diego-Chula Vista-Carlsbad, California metropolitan statistical area (San Diego MSA), Las Vegas-Henderson-Paradise, Nevada MSA (Las Vegas MSA), and Columbus, Ohio MSA (Columbus MSA). On September 30, 2021, the bank closed the Columbus, Ohio branch due to the lack of customer use given changes in depositor behavior during and following the COVID-19 pandemic. The bank's main branch is located in San Diego, California, and includes a full-service automated teller machine (ATM).

The bank's primary business strategy is to provide traditional commercial and consumer banking products through an efficient technology-based banking platform. Axos provides banking services primarily through internet and mobile banking platforms across all 50 states. The bank is a full-service financial institution that offers a variety of deposit and lending products to consumers and businesses. Products include consumer loans and deposits, single family residential mortgages, commercial treasury management services, and commercial deposits and loans. Customers can open deposit accounts and conduct banking transactions through the internet, mobile access, or bank branches. Customers can also deposit and withdraw funds using the full-service ATM at the main branch in San Diego, California. The bank distributes its loan products through retail, correspondent, and wholesale channels.

As of December 31, 2021, Axos had total assets of \$14.0 billion and tier 1 capital of \$1.4 billion. Total net loans and leases outstanding total \$12.6 billion. Axos is primarily a residential mortgage lender, with residential loans (1-4 family and multifamily) representing more than 50 percent of total loans. The bank's loan portfolio consisted of 33.9 percent 1-4 family residential, 18.6 percent multifamily, 17.0 percent construction and development, 12.3 percent commercial and industrial, 9.2 percent non-farm non-residential, 3.8 percent loans to individuals, and 5.2 percent in all other loans. Total deposits were \$12.3 billion.

There are no legal, financial, or other factors that impede the bank's ability to help meet the credit needs of its AAs. Axos received a "Satisfactory" rating in its previous CRA evaluation dated March 4, 2019.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's performance under the large bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2019, through December 31, 2021.

For the Lending Test, the OCC analyzed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans made to businesses and farms reported under the CRA. Primary loan products, for the purposes of this review, are products in which the bank originated at least 20, loans within an AA during one or more of the analysis periods within the overall evaluation period. For HMDA analysis and conclusions of lending activity, geographical distribution, and borrower distribution, we consolidated the bank's home purchase, home refinance, home improvement, and

multifamily loans. We concluded on all home mortgage and small loans to businesses that met the definition of a primary loan product in the bank's respective AAs.

For the borrower distribution analysis, consideration was given to the impact of home affordability for LMI borrowers in higher cost areas when comparing the distribution of home mortgage loans to the demographics. In San Diego, it is difficult for many LMI borrowers to afford a home as the area's median housing value is very high relative to the median household income.

The OCC also evaluated CD loans, qualified investments, and CD services from January 1, 2019, through December 31, 2021.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. Refer to the Scope section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings.

When determining the rating, the OCC gave the most weight to the state of California, in particular the San Diego MSA. The OCC placed greater weight on the state of California as 83.0 percent of the bank's deposits are centered in the San Diego MSA, and it is the bank's headquarters. The OCC gave more weight to the bank's HMDA loan performance because home mortgage lending constituted 59.8 percent of total number and 75.3 percent of lending production by the dollar volume, within the full-scope AAs.

The state ratings are based on performance in all bank AAs. Refer to the Scope section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of California

**CRA rating for the State of California:** Satisfactory

<b>The Lending Test is rated:</b>	Low Satisfactory
<b>The Investment Test is rated:</b>	High Satisfactory
<b>The Service Test is rated:</b>	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AA credit needs.
- The bank exhibits an excellent geographic distribution of loans in its AA.
- The bank exhibits a poor distribution of loans among individuals of different income levels and businesses.
- The institution has a good level of qualified CD investments and grants. CD investments were responsive to affordable housing needs.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels. Axos provided an adequate level of CD services during the evaluation period, which supported the overall rating.

### Description of Institution's Operations in California

The San Diego MSA represents Axos' most significant AA out of three rating areas in terms of deposits, with 83.0 percent of total bank deposits. As of December 31, 2021, the bank delineated the entirety of San Diego County as their AA. San Diego County is the most southwestern county in the contiguous United States. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. The bank operates one branch and one full-service ATM in the state of California. The branch and full-service ATM are located in the San Diego MSA.

The San Diego MSA has over 3.2 million residents. Within the AA, 9.7 percent of CTs are designated as low-income and 22.6 percent of CTs are designated as moderate-income. Within the AA, 23.6 percent of families are low-income and 16.9 percent of families are moderate-income, with 10.6 percent of families living below the poverty income level. The 2020 adjusted median family income was \$75,179.

According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Report, Axos held a total of \$9.1 billion in deposits in the San Diego MSA, representing 6.6 percent of bank wide deposits in the AA. The bank's market share of deposits ranked sixth out of 48 deposit-taking institutions. There is strong competition for deposits, and the five depository institutions with the highest deposit market share in the San Diego MSA are Wells Fargo Bank, National Association, JP Morgan Chase Bank, National Association, Bank of America, National Association, MUFG Union Bank, National Association, and Silvergate Bank. These banks combined have a 66.7 percent deposit market share.

The bank's primary lending products in the AA are home mortgage and small business loans. Based on HMDA reported loans, the bank originated or purchased 1,056 home mortgage loans totaling \$659.0 million in the AA throughout the review period. This represented 9.3 percent of home mortgage loans bank wide by number and 8.4 percent by dollar volume. Based on CRA reported small business loans, the bank originated or purchased 238 small business loans totaling \$29.6 million. This represented 2.6 percent of small business loans bank wide by number and 5.3 percent by dollar volume.

During the evaluation period, the job market experienced large swings in unemployment rates. The unemployment rate at the beginning of the evaluation period (January 2019) equaled to 3.9 percent (4.9 percent statewide and 4.0 percent nationally). Unemployment in the AA peaked in April 2020 at 16.1 percent (15.8 percent statewide and 14.7 percent nationally). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period, on December 31, 2021, unemployment within the AA had fallen to 4.2 percent (5.0 percent statewide and 3.9 percent nationally).

San Diego has a diverse economy with various public and large private organizations operating within the county. The county has a large and very active international port. The San Diego Harbor is a hub for tourism and international shipping and includes a Naval Station. According to Moody's, the largest employment sectors in the San Diego economy are Professional and Business Services, Government, Education and Health Services, and Leisure and Hospitality Services. Some of the largest employers in the AA are the University of California, 32<sup>nd</sup> St. Naval Station, Kaiser Permanente, University of California San Diego Health, San Diego Community College, Merchants Building Maintenance, Page One Seo, Scripps Research Institute, and Sharp Grossmont Rehab Center.

According to Table A, the median housing value for a home in the San Diego MSA was \$458,248. Just over 32.3 percent of CTs are low- or moderate-income, and although LMI households make up 40.5 percent of all households in the MSA, only 29.4 percent of housing units in the AA are located in LMI CTs. The OCC conducted an affordability analysis in the San Diego MSA using the information in Table A to establish a median housing value and median family income. The OCC determined that for LMI individuals, they would have to expend greater than 30 percent of their income to afford the principal and interest payment of a 30-year mortgage at five percent. Based on the information in Table A, low-income families earn less than \$37,590, and moderate-income families earn between \$37,590 and \$60,143. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of \$940 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of \$1,503. The maximum monthly payment for both a low or moderate-income individual is inadequate to support the estimated principal and interest payment on a house within the community at approximately \$2,400. When including additional expenses for taxes and insurance, it becomes even more difficult for LMI individuals to afford a mortgage within the AA.

The OCC utilized two community contacts performed during the evaluation period for this AA. The first community contact is a housing organization operating in San Diego County. The organization's mission is to provide high-quality, affordable housing and promote economic self-reliance. The community contact stated that high land and construction costs have impacted affordable housing, due to increased costs in development. The community contact indicated a need for financial institutions to participate with affordable housing developments and Community Development Financial Institutions (CDFI). The second community contact worked for another housing organization operating in San Diego County. This organization's mission focused on providing affordable apartment communities for

seniors and people with disabilities. This contact stated that due to the COVID-19 pandemic, people are struggling financially and are experiencing difficulties obtaining and/or maintaining mortgage financing. The community contact indicated a need for capital for affordable housing, nonprofit grant support, and low-cost deposit banking services for LMI individuals.

## San Diego MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Diego-Chula Vista-Carlsbad CA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	628	9.7	22.6	32.5	34.1	1.1
Population by Geography	3,223,096	8.9	23.6	32.5	34.7	0.3
Housing Units by Geography	1,180,806	7.7	21.7	34.2	36.5	0.0
Owner-Occupied Units by Geography	579,079	2.8	15.1	35.5	46.6	0.0
Occupied Rental Units by Geography	515,078	13.1	28.8	32.8	25.2	0.0
Vacant Units by Geography	86,649	7.6	22.8	33.8	35.8	0.0
Businesses by Geography	302,002	5.5	14.9	34.8	44.6	0.2
Farms by Geography	5,749	4.2	17.6	37.8	40.4	0.0
Family Distribution by Income Level	731,328	23.6	16.9	17.8	41.7	0.0
Household Distribution by Income Level	1,094,157	24.8	15.7	17.1	42.4	0.0
Median Family Income MSA - 41740 San Diego-Chula Vista-Carlsbad, CA MSA		\$75,179	Median Housing Value			\$458,248
			Median Gross Rent			\$1,404
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in California

Ratings in the state of California are based entirely on the bank’s performance in the San Diego MSA. The San Diego MSA was selected for analysis using full-scope procedures as it is the bank’s headquarters and only AA in the state of California.

We consider home mortgage and small loans to businesses to be the bank’s primary lending products in the full-scope AA. Greater weight was placed on the bank’s home mortgage lending as this constituted 81.6 percent of the total number and 95.7 percent of the lending production by dollar volume within the San Diego MSA.

The rating is based on results of the full-scope area. Please see Appendix A for more information.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

### LENDING TEST

The bank's performance under the Lending Test in California is rated Low Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Diego MSA is adequate.

### Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
San Diego MSA	1,056	238	17	1,311	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State* Loans	% State Deposits
San Diego MSA	\$659,039	\$29,603	\$27,903	\$716,545	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021, FDIC Summary of Deposits Report, Axos had a total of \$9.1 billion in deposits in the San Diego MSA. Axos had a 6.6 percent market share of deposits. The bank's market share of deposits ranked sixth out of 48 deposit-taking institutions. The bank's deposit market share ranking was in the top 12.5 percent in the AA.

According to 2021 peer mortgage data, Axos had a 0.2 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was significantly below their deposit market share. The bank's HMDA market share ranked 89<sup>th</sup> out of 807 HMDA loan originators. The bank market share of HMDA loan originations ranked in the top 11.0 percent in the AA. The bank's market share ranking of HMDA loan originations relative to all HMDA lenders was stronger than Axos' deposit market share ranking.

According to 2021 peer small business data, Axos had a 0.01 percent market share of small business loan originations. The bank's small business market share was significantly below their deposit market share. Axos' market share ranking of small business loan originations was 89<sup>th</sup> out of 255 small business lenders. The bank's small business market share ranked in the top 34.9 percent of all small business lenders. The bank's market share ranking was well below Axos' deposit market share ranking.

### Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AA.

***Home Mortgage Loans***

Refer to Table O in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was excellent. The proportion of home mortgage loans in low-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of home mortgage loans in moderate-income geographies was near the percentage of owner-occupied housing and approximates the aggregate industry distribution of home mortgage loans in those geographies.

***Small Loans to Businesses***

Refer to Table Q in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The proportion of bank small loans to businesses in low-income CTs was significantly below both the proportion of small businesses and the aggregate industry distribution of lending in those geographies. The proportion of bank small loans to businesses in moderate-income CTs exceeded both the proportion of small businesses and aggregate distribution of lending in those geographies.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the San Diego MSA. Examiners did not identify any unexplained conspicuous gaps.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.

***Home Mortgage Loans***

Refer to Table P in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is poor. When determining the conclusion, the OCC considered the impact of housing affordability on LMI individuals in our assessment. Therefore, greater significance was placed on performance compared to the aggregate distribution of home mortgage loans. The proportion of bank home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and below the aggregate industry distribution of home mortgage loans to those families.

### ***Small Loans to Businesses***

Refer to Table R in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of originations and purchases of small loans to businesses by revenue category is adequate. While the proportion of loans to businesses with revenues of \$1.0 million or less was significantly below both the percentage of those businesses and the aggregate distribution, as detailed in at the beginning section of this document, we considered the impact of PPP loans on the bank's ability to collect revenue information, which represent 63.9 percent of the small loans to businesses. After considering the data limitations and impact of PPP lending, the overall distribution of small business lending is adequate.

### **Community Development Lending**

The institution made an adequate level of CD loans. CD lending had a neutral impact on the Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Throughout the evaluation period, Axos originated 17 CD loans totaling \$27.9 million in the AA. CD loan volume was equivalent to 2.5 percent of allocated tier 1 capital. CD loans were particularly responsive to affordable housing needs in the AA as 100 percent of CD loans had an affordable housing purpose. CD loans were not innovative or complex. Some examples of meaningful CD loans are provided below:

- The bank made a \$2.6 million loan to support affordable housing. The project provided 12 units of affordable housing and 100 percent of the rents are affordable to moderate-income individuals.
- The bank made eight PPP loans that qualified as CD loans for the purpose of affordable housing.

### ***Broader Regional and Statewide Area***

Axos made 141 CD loans totaling \$247.8 million that benefitted the broader regional area of Southern California. Additionally, Axos made 74 CD loans totaling \$131.2 million that benefitted the greater statewide area of California. All CD loans benefitted affordable housing in their respective areas. The bank received positive consideration for these activities.

### **Product Innovation and Flexibility**

The institution makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs.

Within the San Diego MSA, Axos made 152 PPP loans totaling \$20.9 million, of which 23 loans totaling \$1.7 million were located in either a low- or moderate-income CT. PPP loans provided flexible funding support to small businesses during the COVID 19 Pandemic. Additionally, Axos made 60 salary



finance loans totaling \$349,000, of which 18 loans totaling \$100,000 were made to individuals in LMI CTs. Salary finance loans provide flexibility by providing access to funds prior to receiving a paycheck.

Statewide Area

Within the greater statewide area of California, the bank made 54 PPP loans totaling \$22.1 million that were located in either a low- or moderate-income CT.

**INVESTMENT TEST**

The bank’s performance under the Investment Test in California is rated High Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the San Diego MSA is good.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
San Diego MSA	15	23,022	38	26,695	53	100.0	49,717	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Throughout the evaluation period, the bank had 53 qualifying CD investments and grants totaling \$49.7 million, which is equivalent to 4.4 percent of allocated tier 1 capital. The bank made 38 current period investments and grants totaling \$26.7 million. Additionally, the AA benefitted from ongoing impact of 15 prior period CD investments totaling \$23.0 million. The bank’s CD investments were responsive to affordable housing needs. CD investments in affordable housing accounted for 75.8 percent of the total CD investments in the AA. Some examples of meaningful qualified investments are listed below:

- The bank made two CD investments totaling \$21.0 million in Low-Income Housing Tax Credit programs, providing capital to construct and operate low-income housing within the AA.
- The bank made one CD investment totaling \$5.0 million in a local municipal school district bond, providing proceeds for capital improvements. The school district is comprised of 64.0 percent of the students receiving free and reduced lunches.
- The bank made four CD grants totaling \$273,000 benefitting affordable housing in the AA. The CD grants provided funds to two community organizations providing services in San Diego County. One organization assists police officers when purchasing housing in LMI CTs. The other organization supports small businesses, community development, and affordable housing.

- The bank made four CD grants totaling \$40,000 benefitting community services in the AA. The CD grants provided no-cost surgery and medical care to LMI children.

### Broader Regional Area

The bank made one CD investment in the broader regional area of Southern California for \$715,000 benefitting a school district where the majority of the students qualify for free and reduced lunches.

## SERVICE TEST

The bank's performance under the Service Test in California is rated Low Satisfactory.

## Conclusions for Area Receiving a Full-Scope Reviews

Based on a full-scope review, the bank's performance in the San Diego MSA is adequate.

## Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
San Diego MSA	100.0	1	100.0	0.0	0.0	100.0	0.0	8.9	23.6	32.5	34.7

As noted throughout this report, Axos' business strategy leverages technology and mobile device applications as the primary mechanism to deliver banking services to its customers. While the bank has one physical branch located within the AA, operations are limited, and customers primarily use alternative delivery systems to access banking services. Alternative delivery systems including ATMs, telephone, mobile banking, internet banking, and online account opening. These systems provided additional delivery, availability and access to banking services for both retail and business customers.

The percentage of bank branches in LMI CTs is below the percentage of the population in LMI CTs. The bank's only branch and deposit-taking ATM are located in a middle-income geography. The branch is located along a major throughway with convenient access to surrounding communities via light rail and other public transportation.

The bank did not open or close any branches in this AA, throughout the evaluation period.

Services, including where appropriate, business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. The bank only has one branch in the AA, and the primary source of banking is via the internet. Bank hours are 9:00 a.m. to 5:00 p.m., Monday through Friday.

## Community Development Services

The institution provided an adequate level of CD services. In total, the bank had 24 employees provide 967 hours of community service in the San Diego MSA. Community service hours consisted primarily of financial literacy and financial mentorship for LMI individuals. Some examples of meaningful service activities are listed below:

- In total, 16 bank employees provided financial literacy training to LMI individuals. Bank employees provided 72 hours of instruction for the FDIC Money Smart for Adults program. Additionally, bank employees provided 102 hours to local Junior Achievement participants. These CD services benefitted community service needs in the AA by providing financial literacy training to primarily LMI individuals.
- A senior executive provided 40 hours of CD services in the AA. The CD services benefitted two organizations in the AA. One organization provides support for Gold Star families, and the other organization provides CD services to homeless individuals in San Diego County.

## State Rating

### State of Nevada

<b>CRA rating for the State of Nevada:</b>	Satisfactory
<b>The Lending Test is rated:</b>	Low Satisfactory
<b>The Investment Test is rated:</b>	High Satisfactory
<b>The Service Test is rated:</b>	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to the AA credit needs.
- The bank exhibits a good geographic distribution of loans in its AA.
- The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.
- The institution had a significant level of qualified CD investments and grants.
- Service delivery systems are accessible to geographies and individuals of different income levels in the institution's AA. CD services had a neutral impact on the Service Test rating.

### Description of Institution's Operations in Nevada

The Las Vegas MSA represents Axos' second-largest rated AA in terms of deposits, with 15.9 percent of bank deposits attributable to this AA. The AA consists of the entirety of Clark County. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. Axos operates one branch within the Las Vegas MSA.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos held \$1.7 billion in deposits in Clark County, NV, ranking 10<sup>th</sup> out of 42 deposit-taking institutions and representing 1.7 percent market share. The top five institutions with the highest deposit market share in Clark County, NV are Bank of America, National Association, Wells Fargo Bank, National Association, Wells Fargo National Bank West, Charles Schwab Trust Bank, and JP Morgan Chase Bank, National Association. The top five banks combined for a 70.4 percent deposit market share in the Las Vegas MSA.

During the evaluation period, the bank originated 486 home mortgage loans totaling \$168.2 million in the AA. This represented 4.3 percent of home mortgage loans bank wide by number and 2.2 percent by dollar volume. Based on CRA small business reported loans, the bank also originated or purchased 213 small business loans totaling \$13.9 million in the AA. This represented 2.3 percent of small business loans bank wide by number and 2.5 percent by dollar volume.

According to Moody's, the largest employment sectors in the Las Vegas MSA economy are Leisure and Hospitality Services, Retail Trade, Professional and Business Services, Education and Health Services, and Government. The top employers in the AA are Nellis Air Force Base and nine separate casino operators.

According to Table A in the Las Vegas MSA, the median housing value for a home in the Las Vegas AA was \$169,213. The AA consists of 32.0 percent LMI CTs. LMI families make up 39.1 percent of all families in the MSA. In total, 30.5 percent of housing units in the AA are located in LMI CTs. We conducted an affordability analysis in the Las Vegas MSA based on a 30-year mortgage at 5 percent interest. Based on the information in Table A, low-income families earn less than \$29,997, and moderate-income families earn between \$29,997 and \$47,994. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of \$750 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of \$1,120. The maximum monthly payment for both a low and moderate-income individual is adequate to support the estimated principal and interest payment on a house within the community at approximately \$700 to \$800. Therefore, we considered the median housing value affordable for some LMI individuals in this AA, throughout the evaluation period.

The Las Vegas MSA experienced very large swings in unemployment rates due to the COVID-19 pandemic and the loss of tourism/gaming revenue. Unemployment on January 1, 2019, in the Las Vegas MSA was 4.9 percent (4.8 percent statewide and 4.0 percent nationwide). Unemployment in the AA spiked in April 2020 to 34.0 percent (30.3 percent statewide and 14.7 percent nationwide). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period on December 31, 2021, unemployment within the AA had fallen to 5.7 percent (5.0 percent statewide and 3.9 percent nationally).

We utilized one community contact performed during the evaluation period in this AA. The community contact worked for a CDFI operating within Clark County. The CDFI provides small business loans and technical support expertise to economically disadvantaged individuals and in underserved communities. The community contact shared that there is a need for small business micro-lending with flexible terms within the AA. The contact also highlighted the need for financial education, employment assistance, down payment assistance, and job training.

## Las Vegas MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Las Vegas-Henderson-Paradise NV MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	131,791	3.6	21.0	38.7	36.1	0.6
Farms by Geography	1,815	2.3	20.1	40.5	37.0	0.1
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA	\$59,993	Median Housing Value				\$169,213
		Median Gross Rent				\$1,032
		Families Below Poverty Level				11.9%
<i>Source: 2015 ACS and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Nevada

This review includes a full-scope review of the bank’s performance in Nevada. The Las Vegas MSA is the bank’s only AA in Nevada and performance in this AA will determine the overall ratings for the state.

The OCC considered home mortgage and small loans to businesses to be the bank’s primary lending products. Greater weight was placed on the bank’s home mortgage lending as this constituted 69.5 percent of the total number of originations and 92.4 percent of lending production by dollar volume within the Las Vegas MSA.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEVADA

### LENDING TEST

The bank’s performance under the Lending Test in Nevada is rated Low Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Las Vegas MSA is adequate.

## Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
Las Vegas MSA	486	213	0	699	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Volume of Originations (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State*	% State Deposits
Las Vegas MSA	\$168,190	\$13,929	\$0	\$182,119	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of \$1.7 billion in deposits in the Las Vegas MSA and a 1.7 percent market share of deposits. The bank's market share of deposits ranked 10<sup>th</sup> out of 42 deposit-taking institutions. The bank's deposit market share ranking was in the top 23.8 percent in the AA.

According to 2021 peer mortgage data, Axos had a 0.1 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was significantly below Axos' deposit market share. The bank's HMDA market share ranked 111<sup>th</sup> out of 606 HMDA loan originators. The bank market share of HMDA loan originations ranked in the top 18.3 percent in the AA. The bank's market share ranking relative to all HMDA lenders was stronger than Axos' deposit market share ranking.

According to 2021 peer small business data, Axos had a 0.04 percent market share of small business loan originations. The bank's small business market share was significantly below Axos' deposit market share. The bank's market share ranking of small business loan originations ranked 59<sup>th</sup> out of 251 and in the top 23.5 percent of all small business lenders. The bank's market share ranking of small business loan originations relative to all small business lenders was stronger than Axos' deposit market share ranking.

## Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AA.

### *Home Mortgage Loans*

Refer to Table O in the state of Nevada section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was good. The proportion of the bank's home mortgage loans in low-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of the bank's home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied housing and below the aggregate industry distribution of home mortgage loans in those geographies.

***Small Loans to Businesses***

Refer to Table Q in the state of Nevada section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is good. The proportion of bank small loans to businesses in low-income CTs exceeded both the proportion of small businesses and the aggregate industry distribution of lending in those geographies. The proportion of bank small loans to businesses in moderate-income CTs was well below the proportion of small businesses and below the aggregate distribution of lending in those geographies.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the Las Vegas MSA. Examiners did not identify any unexplained conspicuous gaps.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a poor distribution of loans among individuals of different income levels and businesses of different sizes.

***Home Mortgage Loans***

Refer to Table P in the state of Nevada section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is very poor. The proportion of bank home mortgage loans to LMI borrowers was significantly below both the percentage of LMI families and the aggregate industry distribution of home mortgage loans to those borrowers.

***Small Loans to Businesses***

Refer to Table R in the state of Nevada section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of originations and purchases of small loans to businesses by revenue category is excellent. When determining the conclusion, the OCC considered the fact that 22.1 percent of the bank's small loans to businesses were PPP loans that did not have revenue information. Consideration of the bank's PPP lending had a positive effect on our assessment of the bank's Distribution of Loans by Income Level of the Borrower.

The proportion of loans to businesses with revenues of \$1 million or less was well below the percentage of those businesses and exceeded aggregate industry distribution of loans to those businesses.

**Community Development Lending**

The institution has made few, if any, CD loans.



The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution’s level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank did not make any CD loans throughout the evaluation period in the full-scope AA. CD lending had a negative impact of the Lending Test rating in Nevada.

**Product Innovation and Flexibility**

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank’s use of innovative and flexible lending products supported the Lending Test rating.

Throughout the evaluation period, the bank made 47 PPP loans totaling \$6.7 million, of which three loans for \$1.2 million were located in either a low- or moderate-income CT.

**INVESTMENT TEST**

The bank’s performance under the Investment Test in Nevada is rated High Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Las Vegas MSA is good.

As detailed in the following chart, the institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Las Vegas MSA	0	0	11	15,629	11	100.0	15,629	100.0	0	0

\* Prior Period Investments’ means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments’ means legally binding investment commitments that are tracked and recorded by the institution’s financial reporting system.

Throughout the evaluation period, the bank made 11 current period investments totaling \$15.6 million. The bank’s CD investments were equivalent to 7.2 percent of allocated tier 1 capital. The bank’s CD investments were responsive to affordable housing needs. CD investments in affordable housing accounted for 100 percent of the total investments in the AA. Some examples of meaningful qualified investments are provided below:

- The bank made seven CD investments totaling \$15.6 million in mortgage-backed securities in which the underlying properties benefitted primarily LMI individuals.

- The bank made four CD grants benefitting community services in the AA. The CD grants provided funds to three community organizations benefitting LMI individuals with financial literacy, job placement, and work readiness.

## SERVICE TEST

The bank’s performance under the Service Test in Nevada is rated Low Satisfactory.

## Conclusions for Area Receiving a Full-scope Review

Based on a full-scope review, the bank’s performance in the Las Vegas MSA is adequate.

## Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Las Vegas MSA	100.0	1	100.0	0.0	0.0	100.0	0.0	5.0	25.3	39.2	30.3

\*Due to N/A CTs the total will not equal 100.0 percent

As noted throughout this report, Axos’ business strategy leverages technology and mobile device applications to deliver banking services to its customers. While the bank has one physical branch located within the AA, operations are limited and customers primarily use alternative delivery systems to access banking services. Alternative delivery systems including ATMs, telephone, mobile banking, internet banking, and online account opening. These systems provided additional delivery, availability and access to banking services for both retail and business customers.

The percentage of bank branches in LMI CTs was below the percentage of the population in those geographies. The bank’s only branch in the AA is located in a middle-income geography.

The bank did not open or close any branches in Nevada throughout the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. Bank hours are 9:00 a.m. to 5:00 p.m., Monday through Friday at the bank’s only branch in the rating area.

## **Community Development Services**

The institution provides few, if any, CD Services. The bank did not provide any CD services in the Las Vegas MSA. When determining the impact of CD Services in Nevada, the OCC considered the circumstances related to restricted opportunities for in-person community contact due to the COVID-19 pandemic throughout 2020 and 2021 and the bank's limited physical presence in Nevada. The majority of the bank's operations and key leadership positions are managed out of the San Diego office. Travel and other restriction tied to the COVID-19 pandemic impacted Axos' ability to conduct outreach in the region. CD Services had a neutral impact on the Service Test rating.

## State Rating

### State of Ohio

<b>CRA rating for the State of Ohio:</b>	Satisfactory
<b>The Lending Test is rated:</b>	Needs to Improve
<b>The Investment Test is rated:</b>	Outstanding
<b>The Service Test is rated:</b>	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect adequate responsiveness to AA credit needs.
- The bank exhibits a poor geographical distribution of home mortgage loans.
- The bank exhibits a very poor distribution of loans among individuals of different income levels.
- The bank did not make any CD loans in the Columbus MSA.
- The institution has an excellent level of qualified CD investments and grants.
- Delivery systems are reasonably accessible to portions of the AA.

### Description of Institution's Operations in Ohio

The AA in Ohio includes all of Franklin County and includes the capital city of Columbus (Columbus MSA). Out of Axos' three AAs, Axos has the lowest level of business activity in this AA, with 1.1 percent of bank wide deposits attributable to the Columbus MSA. The AA meets the requirement of the regulation and does not arbitrarily exclude any LMI CTs. Axos closed its branch in the Columbus AA on September 30, 2021.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of \$122.4 million in deposits in the Columbus MSA and a 0.2 percent market share of deposits in the AA. The bank's market share of deposits ranked 22<sup>nd</sup> out of 36 deposit-taking institutions placing the bank in the top 61.0 percent. The top five institutions with the highest deposit market share in the Columbus AA are The Huntington National Bank, JP Morgan Chase Bank, National Association, PNC Bank, National Association, Fifth Third Bank, National Association, and Bank of America, National Association. These five banks combined represent an 87.8 percent deposit market share.

The Columbus MSA has over 1.2 million residents. In total, 21.5 percent of CTs in the county are low-income and 26.8 percent are moderate-income. The AA consists of 24.8 percent of families classified as low-income and 17.5 percent classified as moderate-income. Within the Columbus MSA, 12.8 percent of families have income that fall below the poverty level. The 2020 adjusted median family income was \$70,454.

Throughout the evaluation period, the bank's lending focus in the AA was on home mortgage and small business loans. Based on HMDA reported loans, the bank originated or purchased 167 home mortgage loans totaling \$43.6 million. This represented 1.4 percent of home mortgage loans bank wide by number and 0.6 percent by dollar volume. Based on CRA small business reported loans, the bank also originated or purchased five small business loans, totaling \$699,000 in the AA. This represents 0.1 percent of small business loans bank wide by number and 0.1 percent by dollar volume.

The unemployment rate at the beginning of the evaluation period in the Columbus MSA was 4.4 percent (5.2 percent statewide and 4.0 percent nationally). Unemployment in the AA spiked in April 2020 to 12.6 percent (15.9 percent statewide and 14.7 percent nationally). This coincides with the proliferation of the COVID-19 pandemic across the country. By the end of the evaluation period on December 31, 2021, unemployment within the AA had fallen to 2.9 percent (3.5 percent statewide and 3.9 percent nationally).

According to Moody's, the largest employment sectors in the Columbus MSA economy are Professional and Business Services, Government, Education and Health Services, Retail Trade, and Leisure and Hospitality Services. Some of the top employers in the AA are Ohio State University, OhioHealth, JPMorgan Chase and Co., Nationwide Children's Hospital, The Kroger Co., L Brands Inc., Mount Carmel Health System, Honda of America Manufacturing, and Huntington Bancshares. Employment in the construction and high-tech manufacturing sectors is expected to provide economic support for the Columbus MSA in the medium term.

According to Table A, the median housing value for a home in the Columbus MSA was \$153,452. In total, 48.3 percent of CTs are considered low- or moderate-income. LMI families make up 42.3 percent of all families in the MSA. In the Columbus MSA, 43.1 percent of housing units in the AA are located in LMI CTs. The 2015 ACS data shows homeownership rates in the MSA's low-income CTs (7.7 percent) is significantly below the proportion of low-income families living in these CTs (24.8 percent). Based on the information in Table A, low-income families earn less than \$35,227, and moderate-income families earn between \$35,227 and \$56,363. Using the threshold of 30 percent of income for housing affordability, a low-income individual could afford a maximum monthly payment of \$881 without including additional expenses or real estate taxes, and a moderate-income individual could afford a maximum monthly payment of \$1,409. The maximum monthly payment for a low and moderate-income individual is adequate to support the estimated principal and interest payment on a house within the community at \$782. Therefore, we considered the fact that a home mortgage for the median housing value was affordable for some LMI individuals in this AA, throughout the evaluation period.

We utilized one community contact performed during the evaluation period. The community contact worked for a municipal development department within the AA. The community contact shared that due to the COVID-19 pandemic, there is a noticeably slower pace of development in downtown areas, a shortage of affordable housing, increased competition for residential homes from investment companies, and stress on certain small businesses. Additionally, the contact highlighted a need for awareness and utilization of available down payment assistance programs.

## Columbus MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Columbus OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	284	21.5	26.8	24.3	26.4	1.1
Population by Geography	1,215,761	14.7	26.2	26.6	31.4	1.1
Housing Units by Geography	536,811	16.4	26.7	26.6	30.0	0.3
Owner-Occupied Units by Geography	258,868	7.7	22.6	29.3	40.3	0.0
Occupied Rental Units by Geography	222,078	21.8	30.7	25.5	21.5	0.6
Vacant Units by Geography	55,865	35.4	29.4	18.3	16.2	0.7
Businesses by Geography	97,382	12.1	20.3	25.3	41.7	0.7
Farms by Geography	1,721	9.8	21.3	29.3	39.3	0.2
Family Distribution by Income Level	279,594	24.8	17.5	19.0	38.6	0.0
Household Distribution by Income Level	480,946	26.2	17.1	17.6	39.2	0.0
Median Family Income MSA – 18140 Columbus, OH MSA	\$70,454	Median Housing Value				\$153,452
		Median Gross Rent				\$852
		Families Below Poverty Level				12.8%
<i>Source: 2015 ACS and 2020 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Ohio

This review includes a full-scope review of the bank’s performance in Ohio. The Columbus MSA is the bank’s only AA in Ohio, and performance in this AA will determine the overall ratings for the state.

The OCC considered home mortgages to be the bank’s only primary lending product in the Columbus MSA. The bank did not originate 20 small business loans in the Columbus MSA throughout the evaluation period; therefore, small business loans were not considered a primary product. The limited number of loans to small businesses is consistent with the overall lower level of transactional and business development activity within the Ohio branch. Bank geographic and borrower distribution for the Lending Test will be based solely on home mortgage performance.

The bank closed its only branch in Ohio on September 30, 2021. This evaluation will consider performance in Ohio from January 1, 2019, through September 30, 2021.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

### LENDING TEST

The bank’s performance under the Lending Test in Ohio is rated Needs to Improve.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbus MSA is poor.

### Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Number of Loans						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
Columbus MSA	167	5	0	172	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Volume of Originations (000's)						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State*	%State Deposits
Columbus MSA	\$43,638	\$699	\$0	\$44,337	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

According to the June 30, 2021 FDIC Summary of Deposits Report, Axos had a total of \$122.5 million in deposits in the Columbus MSA. Axos had a 0.2 percent market share of deposits. The bank's market share of deposits ranked 22 out of 36 deposit-taking institutions. The bank's deposit market share ranking was in the top 61.1 percent of all deposit-taking institutions in the AA.

According to the 2021 peer mortgage data, Axos had a 0.1 percent market share of HMDA loan originations. Axos' market share of HMDA loan originations was below their deposit market share. The bank's HMDA market share ranked 112<sup>th</sup> out of 551 HMDA loan originators. The bank's market share of HMDA loan originations ranked in the top 20.3 percent in the AA. The bank's market share ranking of HMDA loan originations relative to all HMDA loan originators exceeded their deposit market share ranking.

### Distribution of Loans by Income Level of the Geography

The bank exhibits a poor geographic distribution of loans in its AA.

#### *Home Mortgage Loans*

Refer to Table O in the state of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was poor. The proportion of the bank's home mortgage loans in low-income CTs was significantly below both the percentage of owner-occupied housing units and the aggregate industry distribution of lending in those geographies. The proportion of the bank's home mortgage loans in moderate-income geographies was below both the percentage of owner-occupied housing units and the aggregate industry distribution of home mortgage loans to those geographies.

***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in any of the areas reviewed.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a very poor distribution of loans among individuals of different income levels.

***Home Mortgage Loans***

Refer to Table P in the state of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The proportions of bank home mortgage loans to LMI borrowers was significantly below both the percentage of LMI families and the aggregate industry distribution of home mortgage loans to those borrowers.

**Community Development Lending**

The bank did not make any CD loans throughout the evaluation period in this AA. CD lending had a negative impact on the Lending Test rating.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

**Product Innovation and Flexibility**

The institution makes no use of innovative and/or flexible lending practices in order to serve AA credit needs.

**Statewide Area**

Within the state of Ohio outside of the Columbus MSA, Axos made six PPP loans totaling \$2.8 million located in either low- or moderate-income CTs.

**INVESTMENT TEST**

The bank's performance under the Investment Test in Ohio is rated Outstanding.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Columbus MSA is excellent. The institution has an excellent level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits excellent responsiveness to credit and community economic development needs.



Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Columbus MSA	0	0	6	6,684	6	100.0	6,684	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Throughout the evaluation period, Axos made six qualified investments totaling \$6.7 million. The investments were equivalent to 43.7 percent of allocated tier 1 capital. All of the investment dollars represent investments in mortgage-backed securities. The investments were responsive to affordable housing needs in the AA. An example of meaningful qualified investments is provided below:

- The investments were comprised of mortgage-backed securities containing small-balance loans for multifamily housing with five or more residential units, including those with Housing Voucher Choice Program vouchers and tax abatements.

## SERVICE TEST

The bank's performance under the Service Test in Ohio is rated Low Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Columbus MSA is adequate.

## Retail Banking Services

Delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA, particularly LMI geographies and/or LMI individuals.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography*			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Columbus MSA	100.0	1	100.0	0.0	0.0	0.0	100.0	14.7	26.2	26.6	31.4

\*Does not equal 100.0 percent due to N/A CTs

The branch distribution was well below the percentage of the population within LMI geographies. The bank's only branch in the AA was in an upper-income CT. The branch was closed on September 30, 2021.

<b>Distribution of Branch Openings/Closings</b>						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Columbus MSA	0	1	0	0	0	-1

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank has exited the AA and no longer offers branch services in the Columbus MSA. The bank closed its only branch within the AA and no longer has a physical presence to serve the community. The bank stated they closed the branch due to circumstances related to the COVID-19 pandemic on September 30, 2021. Bank indicated reduced customer usage of the branch where it was not feasible to keep it open based on the level of foot traffic.

Closure of the Ohio branch did not significantly impact the bank's retail banking services within the assessment area given the bank's business strategy which leverages technology and alternative delivery systems to provide banking services. Alternative delivery systems, such as direct deposit, telephone banking, mobile banking, and online banking were available in the Columbus MSA while the branch was open and continues to be offered to customers within the region following branch closure. We placed no significant weight on these services, as no data was available to determine their impact on LMI individuals. Bank alternative delivery systems were available in the Columbus MSA while the branch was open.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. There was only one branch in the state of Ohio.

### **Community Development Services**

The institution provides few, if any, CD services. When determining the impact of the lack of CD Services in Ohio, we considered the circumstances related to restricted opportunities for in-person community contact due to the COVID-19 pandemic throughout this evaluation period.

The bank did not provide any CD services within the AA throughout the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage, Small Business, CD loans, CD investments, and CD services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of California</b>		
San Diego-Chula Vista-Carlsbad CA MSA	Full-Scope	San Diego County
<b>State of Nevada</b>		
Las Vegas-Henderson-Paradise NV MSA	Full-Scope	Clark County
<b>State of Ohio</b>		
Columbus OH MSA*	Full-Scope	Franklin County

\*Evaluation period 1/1/2019 through 9/30/2021

## Appendix B: Summary of State Ratings

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<b>Axos Bank Ratings</b>				
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Bank/State Rating</b>
Axos Bank	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
<b>State:</b>				
California	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Nevada	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Ohio	Needs to Improve	Outstanding	Low Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000.

The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

## State of California

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
San Diego MSA	1,056	659,039	100.0	215,863	2.8	2.9	2.8	15.1	14.0	14.2	35.5	27.3	34.0	46.6	55.8	49.0	0.0	0.0	0.0		
<b>Total</b>	<b>1,056</b>	<b>659,039</b>	<b>100.0</b>	<b>215,863</b>	<b>2.8</b>	<b>2.9</b>	<b>2.8</b>	<b>15.1</b>	<b>14.0</b>	<b>14.2</b>	<b>35.5</b>	<b>27.3</b>	<b>34.0</b>	<b>46.6</b>	<b>55.8</b>	<b>49.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,  
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
San Diego MSA	1,056	659,039	100.0	215,863	23.6	0.9	3.1	16.9	7.1	9.4	17.8	18.6	18.4	41.7	63.8	49.9	0.0	9.6	19.2		
<b>Total</b>	<b>1,056</b>	<b>659,039</b>	<b>100.0</b>	<b>215,863</b>	<b>23.6</b>	<b>0.9</b>	<b>3.1</b>	<b>16.9</b>	<b>7.1</b>	<b>9.4</b>	<b>17.8</b>	<b>18.6</b>	<b>18.4</b>	<b>41.7</b>	<b>63.8</b>	<b>49.9</b>	<b>0.0</b>	<b>9.6</b>	<b>19.2</b>		

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data,  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																		<b>2019-2021</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
San Diego MSA	238	29,603	100.0	118,477	5.5	2.5	5.2	14.9	18.1	14.3	34.8	29.8	34.6	44.6	49.6	45.9	0.2	0.0	0.1	
<b>Total</b>	<b>238</b>	<b>29,603</b>	<b>100.0</b>	<b>118,477</b>	<b>5.5</b>	<b>2.5</b>	<b>5.2</b>	<b>14.9</b>	<b>18.1</b>	<b>14.3</b>	<b>34.8</b>	<b>29.8</b>	<b>34.6</b>	<b>44.6</b>	<b>49.6</b>	<b>45.9</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2019-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
San Diego MSA	238	29,603	100.0	118,477	89.1	22.3	46.4	4.2	13.9	6.7	63.9		
<b>Total</b>	<b>238</b>	<b>29,603</b>	<b>100.0</b>	<b>118,477</b>	<b>89.1</b>	<b>22.3</b>	<b>46.4</b>	<b>4.2</b>	<b>13.9</b>	<b>6.7</b>	<b>63.9</b>		

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, Due to rounding, totals may not equal 100.0%

## State of Nevada

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Las Vegas MSA	486	168,190	100.0	155,149	1.9	3.1	1.3	16.9	9.7	12.0	41.7	32.5	42.8	39.5	54.7	43.9	0.0	0.0	0.0
<b>Total</b>	<b>486</b>	<b>168,190</b>	<b>100.0</b>	<b>155,149</b>	<b>1.9</b>	<b>3.1</b>	<b>1.3</b>	<b>16.9</b>	<b>9.7</b>	<b>12.0</b>	<b>41.7</b>	<b>32.5</b>	<b>42.8</b>	<b>39.5</b>	<b>54.7</b>	<b>43.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Las Vegas MSA	486	168,190	100.0	155,149	20.7	1.6	5.0	18.4	6.8	14.3	20.5	20.0	20.5	40.5	62.6	37.7	0.0	9.1	22.6
<b>Total</b>	<b>486</b>	<b>168,190</b>	<b>100.0</b>	<b>155,149</b>	<b>20.7</b>	<b>1.6</b>	<b>5.0</b>	<b>18.4</b>	<b>6.8</b>	<b>14.3</b>	<b>20.5</b>	<b>20.0</b>	<b>20.5</b>	<b>40.5</b>	<b>62.6</b>	<b>37.7</b>	<b>0.0</b>	<b>9.1</b>	<b>22.6</b>

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																		<b>2019-2021</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Las Vegas MSA	213	13,929	100.0	73,338	3.6	7.0	3.0	21.0	14.1	18.4	38.7	46.9	38.8	36.1	31.9	39.4	0.6	0.0	0.4	
<b>Total</b>	<b>213</b>	<b>13,929</b>	<b>100.0</b>	<b>73,338</b>	<b>3.6</b>	<b>7.0</b>	<b>3.0</b>	<b>21.0</b>	<b>14.1</b>	<b>18.4</b>	<b>38.7</b>	<b>46.9</b>	<b>38.8</b>	<b>36.1</b>	<b>31.9</b>	<b>39.4</b>	<b>0.6</b>	<b>0.0</b>	<b>0.4</b>	

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2019-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Las Vegas MSA	213	13,929	100.0	73,338	86.7	55.9	43.6	4.4	22.1	8.9	22.1	
<b>Total</b>	<b>213</b>	<b>13,929</b>	<b>100.0</b>	<b>73,338</b>	<b>86.7</b>	<b>55.9</b>	<b>43.6</b>	<b>4.4</b>	<b>22.1</b>	<b>8.9</b>	<b>22.1</b>	

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%

## State of Ohio

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Columbus MSA	167	43,638	100.0	71,286	7.7	3.0	7.6	22.6	15.6	20.4	29.3	19.2	28.2	40.3	62.3	43.8	0.0	0.0	0.1
<b>Total</b>	<b>167</b>	<b>43,638</b>	<b>100.0</b>	<b>71,286</b>	<b>7.7</b>	<b>3.0</b>	<b>7.6</b>	<b>22.6</b>	<b>15.6</b>	<b>20.4</b>	<b>29.3</b>	<b>19.2</b>	<b>28.2</b>	<b>40.3</b>	<b>62.3</b>	<b>43.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>

Source: 2015 ACS; 01/01/2019 – 9/30/21 Bank Data, 2021 HMDA Aggregate Data,  
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Columbus MSA	167	43,638	100.0	71,286	24.8	0.6	8.0	17.5	4.2	19.9	19.0	16.8	20.3	38.6	63.5	35.3	0.0	15.0	16.6
<b>Total</b>	<b>167</b>	<b>43,638</b>	<b>100.0</b>	<b>71,286</b>	<b>24.8</b>	<b>0.6</b>	<b>8.0</b>	<b>17.5</b>	<b>4.2</b>	<b>19.9</b>	<b>19.0</b>	<b>16.8</b>	<b>20.3</b>	<b>38.6</b>	<b>63.5</b>	<b>35.3</b>	<b>0.0</b>	<b>15.0</b>	<b>16.6</b>

Source: 2015 ACS; 01/01/2019 – 9/30/2021 Bank Data, 2021 HMDA Aggregate Data,  
Due to rounding, totals may not equal 100.0%

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2019-2021</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Columbus MSA	5	669	100.0	31,768	12.1	20.0	11.4	20.3	40.0	19.7	25.3	20.0	23.9	41.7	20.0	44.6	0.7	0.0	0.4
<b>Total</b>	<b>5</b>	<b>669</b>	<b>100.0</b>	<b>31,768</b>	<b>12.1</b>	<b>20.0</b>	<b>11.4</b>	<b>20.3</b>	<b>40.0</b>	<b>19.7</b>	<b>25.3</b>	<b>20.0</b>	<b>23.9</b>	<b>41.7</b>	<b>20.0</b>	<b>44.6</b>	<b>0.7</b>	<b>0.0</b>	<b>0.4</b>

*Source: 2020 D&B Data; 01/01/2019 – 9/30/21 Bank Data; 2021 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2019-2021</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Columbus MSA	5	669	100.0	31,768	83.6	20.0	43.7	5.4	0.0	11.0	80.0	
<b>Total</b>	<b>5</b>	<b>669</b>	<b>100.0</b>	<b>31,768</b>	<b>83.6</b>	<b>20.0</b>	<b>43.7</b>	<b>5.4</b>	<b>0.0</b>	<b>11.0</b>	<b>80.0</b>	

*Source: 2020 D&B Data; 01/01/2019 – 9/30/21 Bank Data; 2021 CRA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

# Maps of Assessment Areas

A map of each facility based assessment area showing its boundaries, and on the map or in a separate list, the census population information contained within the assessment area.







2024 FFIEC Census Report - Summary Census Population Information  
 MSA/MD: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA  
 State: 06 - CALIFORNIA (CA)



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0001.00	2908	21.25	882	1165	2290	618	4	130	28	280	176
06	073	0002.01	2001	25.04	419	1176	1500	501	2	111	25	262	101
06	073	0002.02	4441	31.03	865	2242	3063	1378	7	272	75	746	278
06	073	0003.01	2155	31.65	346	1383	1473	682	12	153	49	350	118
06	073	0003.02	2811	34.08	235	1556	1853	958	9	185	91	495	178
06	073	0004.00	3794	41.46	776	2136	2221	1573	8	405	171	728	261
06	073	0005.00	3012	35.86	643	1668	1932	1080	9	202	60	565	244
06	073	0006.00	3182	37.81	407	1768	1979	1203	4	247	105	590	257
06	073	0007.00	4072	35.17	962	2503	2640	1432	11	288	127	735	271
06	073	0008.00	4890	45.58	941	2808	2661	2229	8	279	449	1218	275
06	073	0009.01	3184	52.70	461	1873	1506	1678	8	233	243	1008	186
06	073	0009.02	2479	46.87	381	1446	1317	1162	4	214	124	639	181
06	073	0010.00	4690	44.80	756	2284	2589	2101	20	295	213	1226	347
06	073	0011.00	3000	44.63	609	1658	1661	1339	11	193	159	746	230
06	073	0012.01	2235	56.42	378	1321	974	1261	0	162	195	758	146
06	073	0012.02	3216	53.64	517	1730	1491	1725	15	239	307	943	221
06	073	0013.01	2696	50.04	484	1549	1347	1349	6	244	175	743	181
06	073	0013.02	3331	51.34	442	1931	1621	1710	6	250	238	986	230
06	073	0014.00	3205	36.38	602	1796	2039	1166	6	195	76	661	228
06	073	0015.00	3827	42.59	725	1920	2197	1630	11	234	158	989	238
06	073	0016.00	5244	70.12	921	2460	1567	3677	18	374	443	2576	266
06	073	0017.00	4521	55.87	631	2382	1995	2526	20	283	294	1624	305
06	073	0018.01	2003	60.46	300	837	792	1211	6	103	150	831	121
06	073	0018.02	3061	55.67	590	1724	1357	1704	7	171	249	1110	167
06	073	0019.00	3036	33.20	687	1501	2028	1008	8	149	58	582	211
06	073	0020.01	3459	22.84	957	1433	2669	790	6	143	48	405	188
06	073	0020.02	2671	36.28	649	1069	1702	969	4	136	130	530	169
06	073	0021.00	5235	58.89	1152	2342	2152	3083	11	405	386	1957	324
06	073	0022.01	3593	87.70	630	1359	442	3151	8	394	619	2019	111
06	073	0022.02	4928	91.38	1120	1707	425	4503	6	1114	553	2714	116
06	073	0023.01	2976	82.46	638	1357	522	2454	12	676	352	1271	143
06	073	0023.02	6215	92.86	1536	2245	444	5771	8	1586	658	3383	136
06	073	0024.01	4061	75.97	1099	1653	976	3085	8	326	301	2272	178
06	073	0024.02	4735	93.01	957	1698	331	4404	9	662	546	3047	140
06	073	0025.01	5172	87.37	1038	1445	653	4519	5	731	366	3256	161
06	073	0025.02	5929	75.81	1539	2286	1434	4495	22	672	611	2886	304
06	073	0026.01	5326	90.52	1132	1501	505	4821	14	1154	217	3288	148
06	073	0026.02	4117	89.24	908	1385	443	3674	13	627	418	2502	114
06	073	0027.02	5695	70.94	1235	1924	1655	4040	18	682	1104	1922	314
06	073	0027.03	7181	79.22	1627	2294	1492	5689	29	1289	866	3176	329
06	073	0027.05	4373	85.75	894	1543	623	3750	12	1787	687	1126	138
06	073	0027.07	4687	92.60	999	1562	347	4340	6	992	742	2486	114

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0027.08	5570	90.45	1189	1927	532	5038	1	1153	980	2756	148
06	073	0027.09	3487	88.44	925	1259	403	3084	11	568	544	1837	124
06	073	0027.10	3943	92.04	846	1161	314	3629	6	1199	847	1428	149
06	073	0027.11	3170	80.66	817	928	613	2557	4	757	590	1018	188
06	073	0027.12	4952	85.90	1148	1845	698	4254	10	908	1196	1936	204
06	073	0028.01	5347	46.03	300	713	2886	2461	37	619	202	1161	442
06	073	0028.03	5495	60.64	1116	2217	2163	3332	9	918	538	1589	278
06	073	0028.04	4864	42.48	830	1534	2798	2066	18	468	194	1035	351
06	073	0029.02	6540	53.20	1194	2559	3061	3479	18	637	594	1744	486
06	073	0029.03	3826	65.50	1074	1520	1320	2506	13	579	399	1263	252
06	073	0029.04	8957	51.94	776	2548	4305	4652	50	1063	899	1977	663
06	073	0029.05	4335	62.63	990	1846	1620	2715	14	489	514	1333	365
06	073	0030.01	4567	88.57	979	1235	522	4045	8	382	1227	2270	158
06	073	0030.03	5233	78.54	1125	1520	1123	4110	19	431	851	2486	323
06	073	0030.04	4974	91.92	1175	1440	402	4572	19	244	624	3472	213
06	073	0031.01	3919	93.39	948	1085	259	3660	13	267	1118	2108	154
06	073	0031.03	6242	92.58	1362	1697	463	5779	16	948	1582	3014	219
06	073	0031.05	4261	90.00	1268	1394	426	3835	10	426	371	2891	137
06	073	0031.07	5870	86.87	1239	1572	771	5099	11	1461	873	2491	263
06	073	0031.08	3454	81.33	813	1009	645	2809	13	367	262	2013	154
06	073	0031.09	3037	94.44	858	912	169	2868	0	2212	148	371	137
06	073	0031.11	6139	95.93	1344	1840	250	5889	1	1234	901	3551	202
06	073	0031.12	4754	93.06	1040	1128	330	4424	8	1156	926	2179	155
06	073	0031.13	5045	93.93	948	1178	306	4739	19	2599	677	1207	237
06	073	0031.14	3133	95.05	829	881	155	2978	8	1867	392	588	123
06	073	0031.15	6554	88.33	1482	1722	765	5789	13	2546	667	2305	258
06	073	0032.01	5077	79.52	1244	1476	1040	4037	26	1261	745	1647	358
06	073	0032.02	4755	87.55	1075	1323	592	4163	13	523	212	3268	147
06	073	0032.04	3725	77.77	853	1032	828	2897	6	471	139	2128	153
06	073	0032.07	6024	72.34	1354	2152	1666	4358	28	750	300	2987	293
06	073	0032.08	6944	91.98	1516	2014	557	6387	3	2404	997	2615	368
06	073	0032.09	5397	91.75	1296	1820	445	4952	8	2093	739	1858	254
06	073	0032.11	3144	86.13	734	905	436	2708	20	712	179	1662	135
06	073	0032.12	4231	87.99	874	998	508	3723	14	1223	318	1960	208
06	073	0032.13	3965	92.76	886	963	287	3678	10	2268	351	876	173
06	073	0032.14	4764	86.08	1199	1641	663	4101	13	1234	858	1731	265
06	073	0033.01	3394	95.76	806	950	144	3250	4	118	621	2433	74
06	073	0033.03	4330	95.31	969	1399	203	4127	4	404	424	3166	129
06	073	0033.04	3601	94.78	716	1108	188	3413	6	543	480	2287	97
06	073	0033.05	5823	96.55	1355	1683	201	5622	7	587	1270	3614	144
06	073	0034.01	6259	81.87	1636	2176	1135	5124	30	967	1359	2474	294
06	073	0034.03	4054	94.33	832	1078	230	3824	5	335	356	3034	94
06	073	0034.04	4481	96.25	923	1141	168	4313	12	647	721	2846	87
06	073	0035.01	3994	95.14	926	1112	194	3800	10	67	303	3340	80
06	073	0035.02	4599	95.65	907	1278	200	4399	3	65	416	3838	77

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0036.01	2951	96.65	615	722	99	2852	1	78	153	2573	47
06	073	0036.02	3056	96.30	724	814	113	2943	0	131	185	2582	45
06	073	0036.03	4092	94.72	765	961	216	3876	7	152	149	3510	58
06	073	0038.00	7014	57.84	0	0	2957	4057	49	609	1496	1568	335
06	073	0039.01	3892	95.76	895	1076	165	3727	6	43	246	3391	41
06	073	0039.02	4673	94.93	1050	1459	237	4436	20	83	272	3947	114
06	073	0040.00	4521	94.32	849	1192	257	4264	2	71	241	3897	53
06	073	0041.01	3986	65.78	882	2309	1364	2622	6	193	216	1991	216
06	073	0041.02	1899	72.09	284	903	530	1369	8	76	97	1101	87
06	073	0042.00	5818	38.66	1432	2095	3569	2249	14	262	143	1465	365
06	073	0043.00	3660	36.23	786	1856	2334	1326	9	144	100	804	269
06	073	0044.00	3750	39.57	718	1727	2266	1484	11	150	90	1008	225
06	073	0045.01	2612	58.15	430	1361	1093	1519	6	126	82	1184	121
06	073	0046.00	1912	49.90	315	999	958	954	7	92	101	630	124
06	073	0047.00	1493	74.55	242	742	380	1113	4	35	62	965	47
06	073	0048.00	3384	88.09	748	1350	403	2981	0	55	152	2700	74
06	073	0049.00	4978	93.81	1116	1545	308	4670	5	53	264	4272	76
06	073	0050.00	2312	90.57	490	699	218	2094	16	25	95	1916	42
06	073	0051.01	3199	58.80	193	763	1318	1881	27	227	375	1041	211
06	073	0051.02	4428	42.21	408	2328	2559	1869	20	383	319	833	314
06	073	0051.03	4242	62.23	215	786	1602	2640	74	133	393	1786	254
06	073	0052.01	3562	51.49	480	1775	1728	1834	16	293	383	895	247
06	073	0052.02	4270	50.91	528	3015	2096	2174	16	390	483	985	300
06	073	0053.01	2975	47.36	262	1658	1566	1409	22	309	298	594	186
06	073	0053.02	4328	51.32	325	1106	2107	2221	18	340	381	1365	117
06	073	0054.01	1723	34.01	297	1215	1137	586	8	152	58	245	123
06	073	0054.02	4126	32.09	1079	2234	2802	1324	4	438	120	572	190
06	073	0054.03	3705	37.81	793	1594	2304	1401	52	217	267	631	234
06	073	0055.00	390	52.05	0	0	187	203	4	23	71	98	7
06	073	0056.01	2728	48.17	430	1606	1414	1314	10	318	220	625	141
06	073	0056.02	2365	43.68	300	1411	1332	1033	9	219	120	512	173
06	073	0057.00	1416	46.05	156	872	764	652	8	106	141	328	69
06	073	0058.01	1959	36.80	231	1017	1238	721	10	208	79	290	134
06	073	0058.02	2535	32.35	310	1577	1715	820	4	190	54	418	154
06	073	0059.00	2959	34.44	496	2032	1940	1019	6	143	85	621	164
06	073	0060.00	4381	30.02	941	2284	3066	1315	18	264	107	676	250
06	073	0061.00	2274	35.53	470	1100	1466	808	12	143	45	483	125
06	073	0062.00	109	23.85	0	0	83	26	0	0	1	19	6
06	073	0063.00	2183	53.18	0	0	1022	1161	26	105	85	860	85
06	073	0065.00	3338	47.03	453	1612	1768	1570	22	198	261	903	186
06	073	0066.00	1845	65.42	397	426	638	1207	6	132	408	481	180
06	073	0068.01	2739	42.75	644	1580	1568	1171	7	186	160	516	302
06	073	0068.02	5704	46.04	1047	2581	3078	2626	25	349	261	1346	645
06	073	0069.00	5427	25.74	1454	2051	4030	1397	16	195	60	724	402
06	073	0070.02	3155	19.14	942	1272	2551	604	9	81	19	321	174

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0071.00	4646	18.14	1469	2300	3803	843	8	110	24	457	244
06	073	0072.00	5589	23.65	1122	1478	4267	1322	7	230	45	731	309
06	073	0073.02	2193	17.28	748	999	1814	379	0	50	7	194	128
06	073	0073.03	1744	22.48	341	891	1352	392	1	46	16	221	108
06	073	0073.04	3303	25.28	459	2088	2468	835	9	103	37	447	239
06	073	0074.01	3197	34.03	725	1541	2109	1088	19	98	63	559	349
06	073	0074.02	3631	26.80	834	1549	2658	973	16	99	33	515	310
06	073	0075.01	3993	28.05	520	2186	2873	1120	7	123	51	592	347
06	073	0075.02	3150	27.78	522	1803	2275	875	11	89	48	483	244
06	073	0076.01	2419	28.52	339	1253	1729	690	14	65	67	396	148
06	073	0076.02	1876	21.80	298	978	1467	409	6	51	40	189	123
06	073	0077.01	3682	24.25	609	2056	2789	893	6	111	44	431	301
06	073	0077.02	3837	24.50	583	1908	2897	940	7	187	41	432	273
06	073	0078.00	5764	40.25	1084	2526	3444	2320	21	270	165	1350	514
06	073	0079.05	2508	25.28	270	1321	1874	634	3	116	25	320	170
06	073	0079.07	3039	28.23	361	1665	2181	858	12	110	41	440	255
06	073	0079.08	2874	31.87	509	1524	1958	916	8	154	55	497	202
06	073	0079.10	2740	26.64	378	1514	2010	730	10	102	46	360	212
06	073	0079.11	2571	28.20	363	1263	1846	725	5	137	32	355	196
06	073	0079.12	1932	26.86	254	702	1413	519	8	85	25	255	146
06	073	0080.02	2598	22.17	716	1044	2022	576	1	84	14	280	197
06	073	0080.03	3288	22.75	517	1827	2540	748	5	120	20	368	235
06	073	0080.06	3885	21.52	761	1821	3049	836	4	144	29	403	256
06	073	0081.01	3859	21.85	1039	1736	3016	843	4	183	22	359	275
06	073	0081.02	3424	20.12	1065	1378	2735	689	6	128	19	306	230
06	073	0082.01	1845	25.91	501	1037	1367	478	0	153	16	207	102
06	073	0082.02	1524	18.31	255	678	1245	279	16	118	6	108	31
06	073	0083.01	3371	21.60	794	1269	2643	728	3	200	16	318	191
06	073	0083.03	3531	26.62	1087	1410	2591	940	4	323	24	384	205
06	073	0083.05	14126	54.55	266	465	6420	7706	7	3904	634	2519	642
06	073	0083.06	3163	28.49	782	1033	2262	901	10	313	16	333	229
06	073	0083.07	3887	32.93	1059	1645	2607	1280	8	512	42	408	310
06	073	0083.10	5731	30.76	1619	2247	3968	1763	5	611	27	732	388
06	073	0083.11	2849	23.34	871	1085	2184	665	1	170	10	283	201
06	073	0083.12	3787	27.30	896	1620	2753	1034	5	340	29	413	247
06	073	0083.13	2245	32.69	643	827	1511	734	6	326	21	230	151
06	073	0083.24	6745	24.11	1881	2890	5119	1626	8	636	43	494	445
06	073	0083.27	6247	38.08	1629	2502	3868	2379	7	1429	49	511	383
06	073	0083.28	8213	56.06	1830	2330	3609	4604	1	3513	57	542	491
06	073	0083.30	5524	45.93	1366	1777	2987	2537	0	1737	16	415	369
06	073	0083.31	2568	38.90	811	945	1569	999	0	523	20	232	224
06	073	0083.36	2191	45.87	617	717	1186	1005	1	616	27	225	136
06	073	0083.37	4358	53.63	1309	1550	2021	2337	4	1493	49	434	357
06	073	0083.39	1886	60.18	254	786	751	1135	0	660	35	281	159
06	073	0083.43	4322	59.21	637	1804	1763	2559	7	1495	99	675	283

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06	073	0083.44	3609	35.69	1007	1242	2321	1288	1	555	58	429	245
06	073	0083.45	3609	31.17	1155	1924	2484	1125	6	427	60	405	227
06	073	0083.46	4831	61.87	1174	1621	1842	2989	4	2096	74	432	383
06	073	0083.47	6598	71.99	1739	2116	1848	4750	3	3339	125	831	452
06	073	0083.48	5178	76.13	1284	1687	1236	3942	7	2930	143	554	308
06	073	0083.49	3526	73.85	936	1073	922	2604	0	1731	126	476	271
06	073	0083.50	6228	77.41	1486	2178	1407	4821	7	3580	136	655	443
06	073	0083.51	4393	77.35	1105	1426	995	3398	14	2344	122	647	271
06	073	0083.52	3544	76.19	773	1021	844	2700	8	1789	94	557	252
06	073	0083.53	4941	69.05	1330	1633	1529	3412	10	2189	162	630	421
06	073	0083.55	3366	80.36	745	912	661	2705	6	1915	126	431	227
06	073	0083.56	3697	75.87	969	1439	892	2805	8	2037	95	438	227
06	073	0083.57	4500	83.09	1137	1485	761	3739	1	2842	120	538	238
06	073	0083.58	6856	77.73	1800	2201	1527	5329	16	3532	214	1133	434
06	073	0083.59	4121	79.52	1078	1824	844	3277	11	1753	228	1035	250
06	073	0083.60	6159	79.02	1682	2431	1292	4867	13	3013	316	1135	390
06	073	0083.61	2616	48.81	378	1428	1339	1277	1	791	35	300	150
06	073	0083.62	3334	41.12	877	1576	1963	1371	1	691	34	404	241
06	073	0083.63	5025	71.18	653	2070	1448	3577	9	2577	83	682	226
06	073	0083.64	5132	56.74	743	2499	2220	2912	1	1787	63	700	361
06	073	0083.65	2881	56.47	905	945	1254	1627	0	1200	30	218	179
06	073	0083.66	7113	60.07	2077	2449	2840	4273	18	3135	84	604	432
06	073	0083.67	3491	59.75	930	1185	1405	2086	1	1278	75	474	258
06	073	0083.68	6580	59.59	1837	1913	2659	3921	3	2967	81	423	447
06	073	0083.69	3151	49.76	1078	1729	1583	1568	5	887	57	434	185
06	073	0083.70	4080	43.58	1029	1734	2302	1778	10	1114	36	335	283
06	073	0083.71	4434	48.42	1072	1390	2287	2147	2	1303	88	463	291
06	073	0083.72	4260	49.20	1122	1297	2164	2096	6	1339	21	412	318
06	073	0083.73	3317	48.66	819	1274	1703	1614	0	1042	41	276	255
06	073	0083.74	4298	58.07	1183	1197	1802	2496	7	1827	15	330	317
06	073	0083.75	4318	58.50	1125	2054	1792	2526	3	1694	77	518	234
06	073	0083.76	5686	57.88	1053	2260	2395	3291	2	2118	96	735	340
06	073	0083.77	2608	57.90	270	1006	1098	1510	3	1061	32	277	137
06	073	0083.78	1024	64.75	113	392	361	663	0	509	16	92	46
06	073	0083.79	4287	63.98	668	1880	1544	2743	0	2114	86	334	209
06	073	0083.80	7165	72.03	1716	2564	2004	5161	9	3122	433	1064	533
06	073	0083.81	2722	72.41	835	1084	751	1971	0	1331	89	349	202
06	073	0085.01	5271	34.36	1451	2109	3460	1811	11	280	63	1065	392
06	073	0085.02	6218	45.01	1804	2462	3419	2799	14	605	84	1685	411
06	073	0085.03	6869	37.94	1875	3077	4263	2606	14	518	74	1517	483
06	073	0085.04	6150	40.68	1636	2313	3648	2502	16	495	61	1473	457
06	073	0085.05	5657	50.88	1327	1998	2779	2878	13	871	113	1462	419
06	073	0085.06	3981	50.11	961	1554	1986	1995	5	651	66	1007	266
06	073	0085.07	7520	54.40	1627	2700	3429	4091	7	1302	266	1997	519
06	073	0085.09	6949	50.57	1784	2668	3435	3514	24	1131	538	1311	510

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06	073	0085.10	6912	57.47	1448	2635	2940	3972	22	1460	330	1701	459
06	073	0085.11	5480	62.92	1342	2304	2032	3448	19	1571	277	1162	419
06	073	0085.12	4386	32.72	1129	1508	2951	1435	12	330	80	700	313
06	073	0085.13	2798	33.06	831	1153	1873	925	8	247	33	413	224
06	073	0086.00	6535	80.38	1599	2174	1282	5253	23	1448	299	3248	235
06	073	0087.01	3353	55.89	604	1212	1479	1874	17	611	231	708	307
06	073	0087.02	4750	60.00	1074	1764	1900	2850	35	707	402	1362	344
06	073	0088.00	6128	81.69	1351	2076	1122	5006	10	2505	348	1883	260
06	073	0089.01	5036	53.71	1145	2334	2331	2705	14	725	220	1428	318
06	073	0089.02	2601	43.68	489	1453	1465	1136	2	264	124	553	193
06	073	0090.00	3746	68.37	741	1429	1185	2561	0	548	190	1669	154
06	073	0091.01	5652	32.31	1563	2314	3826	1826	13	339	82	954	438
06	073	0091.02	3529	49.02	924	2050	1799	1730	10	366	126	920	308
06	073	0091.03	3850	28.68	1082	1626	2746	1104	3	208	53	559	281
06	073	0091.04	2886	25.16	712	1114	2160	726	4	118	28	402	174
06	073	0091.07	5739	47.99	695	2174	2985	2754	9	850	266	1209	420
06	073	0091.08	1943	35.77	523	880	1248	695	11	111	22	405	146
06	073	0091.09	4033	52.44	5	36	1918	2115	2	1114	171	759	69
06	073	0092.01	6165	62.74	1401	2114	2297	3868	32	893	898	1429	616
06	073	0092.03	4141	47.28	605	1691	2183	1958	8	718	201	715	316
06	073	0092.04	3362	48.01	951	1292	1748	1614	8	556	149	631	270
06	073	0093.01	4337	57.32	1227	1982	1851	2486	24	740	281	1061	380
06	073	0093.05	4948	47.07	1419	2131	2619	2329	8	696	295	947	383
06	073	0093.06	6125	53.18	1312	2107	2868	3257	20	1028	358	1322	529
06	073	0093.07	4863	52.70	640	2256	2300	2563	17	723	401	1070	352
06	073	0093.08	4319	52.95	1021	2128	2032	2287	14	608	370	991	304
06	073	0094.00	8035	51.36	465	522	3908	4127	55	776	740	2353	203
06	073	0095.02	3801	43.86	1137	1594	2134	1667	13	498	172	656	328
06	073	0095.04	7198	41.09	1836	2104	4240	2958	4	1578	153	692	531
06	073	0095.05	6559	41.12	1860	2869	3862	2697	18	1092	177	865	545
06	073	0095.06	4385	41.51	1301	1638	2565	1820	11	515	176	696	422
06	073	0095.07	3550	44.70	1033	1578	1963	1587	3	426	179	613	366
06	073	0095.09	5314	48.19	1066	2190	2753	2561	27	598	468	1064	404
06	073	0095.10	4813	46.56	1241	1255	2572	2241	22	197	354	1225	443
06	073	0095.11	3852	49.79	976	984	1934	1918	24	188	453	837	416
06	073	0096.02	3946	38.32	937	1558	2434	1512	9	343	96	787	277
06	073	0096.03	6293	59.67	1159	2758	2538	3755	18	895	648	1691	503
06	073	0096.04	3553	45.37	809	1384	1941	1612	24	315	220	784	269
06	073	0097.03	3590	34.12	760	1302	2365	1225	13	188	81	694	249
06	073	0097.04	6152	36.67	1757	2698	3896	2256	11	481	292	990	482
06	073	0097.05	3847	37.07	1041	1406	2421	1426	8	255	184	679	300
06	073	0097.06	7520	30.40	2134	2681	5234	2286	15	467	187	1116	501
06	073	0098.01	5164	35.30	1415	2167	3341	1823	13	330	211	890	379
06	073	0098.02	6586	46.83	1600	2356	3502	3084	15	581	530	1431	527
06	073	0098.04	5024	34.75	1248	1852	3278	1746	12	344	173	856	361



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06	073	0098.05	4802	32.34	1247	1860	3249	1553	8	300	111	774	360
06	073	0099.01	678	40.71	0	0	402	276	9	44	77	122	24
06	073	0099.02	6	33.33	0	0	4	2	0	0	0	0	2
06	073	0100.01	4032	91.34	1031	1170	349	3683	5	633	117	2770	158
06	073	0100.03	5806	91.18	1446	1645	512	5294	5	890	132	4085	182
06	073	0100.04	4538	93.48	965	1148	296	4242	0	423	81	3633	105
06	073	0100.05	7060	97.31	1639	2376	190	6870	3	144	45	6621	57
06	073	0100.09	6517	97.12	1353	1586	188	6329	6	139	97	6018	69
06	073	0100.10	5506	91.61	1271	1644	462	5044	7	520	106	4313	98
06	073	0100.11	3603	91.42	892	1043	309	3294	6	532	124	2508	124
06	073	0100.12	4567	97.77	1053	1276	102	4465	2	43	58	4341	21
06	073	0100.13	6009	98.34	1250	1526	100	5909	1	20	18	5837	33
06	073	0100.15	4582	93.21	804	936	311	4271	1	498	373	3278	121
06	073	0100.16	4126	75.04	0	0	1030	3096	55	57	1391	1535	58
06	073	0100.17	5818	89.05	1315	1508	637	5181	8	1252	575	3097	249
06	073	0100.18	6718	90.18	1521	1872	660	6058	17	1255	533	3994	259
06	073	0100.19	4045	88.28	679	1016	474	3571	10	856	311	2152	242
06	073	0101.03	6248	85.20	1604	2229	925	5323	17	357	206	4540	203
06	073	0101.04	3378	74.39	940	1145	865	2513	7	408	86	1817	195
06	073	0101.06	5237	94.37	1177	1402	295	4942	1	185	74	4596	86
06	073	0101.07	6578	90.13	1493	1699	649	5929	0	590	132	5062	145
06	073	0101.09	4597	93.74	1134	1240	288	4309	6	517	176	3475	135
06	073	0101.10	7510	90.23	1624	2115	734	6776	18	1044	243	5226	245
06	073	0101.11	3289	97.54	783	858	81	3208	2	68	22	3071	45
06	073	0101.12	5204	94.47	1383	1501	288	4916	10	160	186	4453	107
06	073	0102.01	2768	41.94	627	1147	1607	1161	8	128	81	741	203
06	073	0102.02	3499	53.93	1046	1475	1612	1887	20	116	99	1432	220
06	073	0103.00	4485	63.97	945	1365	1616	2869	25	301	111	2098	334
06	073	0104.01	2452	76.88	579	836	567	1885	5	97	98	1583	102
06	073	0104.02	5800	80.97	1339	1947	1104	4696	25	537	203	3708	223
06	073	0105.01	1365	46.23	359	574	734	631	5	60	28	461	77
06	073	0105.02	5766	74.47	1438	2017	1472	4294	9	379	253	3345	308
06	073	0106.01	2106	29.34	893	1089	1488	618	1	88	19	415	95
06	073	0108.00	2339	20.69	834	1076	1855	484	3	57	12	253	159
06	073	0109.00	1627	22.50	675	884	1261	366	3	35	6	244	78
06	073	0110.00	2983	26.18	884	1718	2202	781	10	100	66	447	158
06	073	0111.00	3795	25.72	1250	1874	2819	976	9	121	21	539	286
06	073	0113.00	4036	54.53	36	36	1835	2201	29	203	765	985	219
06	073	0116.01	5713	95.82	1221	1592	239	5474	11	597	117	4644	105
06	073	0116.02	3520	91.08	895	1234	314	3206	5	313	169	2649	70
06	073	0117.00	7569	92.79	1162	2327	546	7023	11	2026	283	4511	192
06	073	0118.01	3692	92.80	826	1067	266	3426	12	419	70	2860	65
06	073	0118.02	6636	94.85	1687	1982	342	6294	6	955	223	4938	172
06	073	0119.02	5797	88.17	1190	1777	686	5111	6	1470	268	3207	160
06	073	0120.02	3394	95.08	784	1298	167	3227	7	1574	170	1385	91

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06	073	0120.03	3372	90.63	743	854	316	3056	9	900	82	1951	114
06	073	0121.01	2167	87.49	485	642	271	1896	5	230	34	1559	68
06	073	0121.02	3160	90.57	642	893	298	2862	0	353	77	2353	79
06	073	0122.00	3513	90.21	692	906	344	3169	10	307	89	2678	85
06	073	0123.02	1889	82.27	318	724	335	1554	4	130	59	1293	68
06	073	0123.03	3669	69.91	641	1129	1104	2565	17	239	182	2027	100
06	073	0123.04	3997	71.23	817	1282	1150	2847	13	259	113	2276	186
06	073	0124.01	3693	87.71	741	1170	454	3239	14	250	122	2739	114
06	073	0124.02	5822	86.52	1360	1948	785	5037	2	250	216	4399	170
06	073	0125.01	4401	91.98	932	1334	353	4048	7	219	210	3513	99
06	073	0125.02	4576	90.67	988	1555	427	4149	6	274	212	3544	113
06	073	0126.00	5143	88.45	1280	1461	594	4549	13	218	166	4034	118
06	073	0127.00	4945	88.37	976	1577	575	4370	14	252	231	3757	116
06	073	0128.00	4009	77.25	990	1353	912	3097	0	174	59	2750	114
06	073	0129.00	3540	74.27	755	992	911	2629	6	175	80	2274	94
06	073	0130.00	5997	85.14	1273	1724	891	5106	31	313	269	4309	184
06	073	0131.02	7294	88.59	1500	1909	832	6462	9	381	468	5366	238
06	073	0131.03	2922	90.55	550	701	276	2646	6	123	83	2369	65
06	073	0131.04	6017	91.31	1387	1871	523	5494	14	297	199	4844	140
06	073	0132.03	6471	93.34	1323	2107	431	6040	4	292	125	5513	106
06	073	0132.04	4114	94.77	912	1200	215	3899	5	122	54	3631	87
06	073	0132.05	2473	92.80	593	689	178	2295	1	81	95	2075	43
06	073	0132.06	6909	91.34	1680	2242	598	6311	5	256	150	5797	103
06	073	0133.01	5271	80.40	1099	1474	1033	4238	13	265	101	3665	194
06	073	0133.02	5073	82.69	1192	1522	878	4195	20	284	88	3643	160
06	073	0133.03	5130	88.99	1172	1423	565	4565	12	314	103	4025	111
06	073	0133.06	4615	87.74	978	1079	566	4049	13	454	138	3303	141
06	073	0133.07	4274	90.45	1172	1328	408	3866	7	396	130	3208	125
06	073	0133.08	3962	92.63	833	998	292	3670	18	119	104	3316	113
06	073	0133.09	6866	84.05	1655	1852	1095	5771	7	1153	172	4149	290
06	073	0133.12	2798	87.49	675	855	350	2448	4	180	64	2097	103
06	073	0133.15	3431	78.29	1001	1149	745	2686	1	734	183	1580	188
06	073	0133.16	7461	81.64	1875	2096	1370	6091	4	1692	349	3650	396
06	073	0133.17	16159	87.80	2890	3420	1972	14187	22	5773	1462	5817	1113
06	073	0133.18	7876	86.49	1713	2037	1064	6812	16	2199	653	3479	465
06	073	0133.19	7458	81.42	1609	1777	1386	6072	14	1490	546	3562	460
06	073	0133.20	6556	82.21	1483	1985	1166	5390	5	1286	586	3045	468
06	073	0133.21	8312	87.05	2079	2114	1076	7236	10	2228	632	3835	531
06	073	0133.22	4635	83.00	1074	1074	788	3847	1	1163	317	2076	290
06	073	0133.23	6428	85.33	2052	2238	943	5485	2	1811	373	2930	369
06	073	0133.24	2644	87.63	647	748	327	2317	11	518	242	1394	152
06	073	0133.25	5367	85.21	1282	1661	794	4573	5	1316	419	2545	288
06	073	0133.26	4478	90.78	1075	1108	413	4065	0	2032	169	1679	185
06	073	0133.27	5401	82.11	1540	1679	966	4435	2	1418	346	2457	212
06	073	0134.01	4499	72.04	935	1277	1258	3241	7	255	61	2726	192

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06	073	0134.09	5590	77.08	1387	1873	1281	4309	14	647	330	3037	281
06	073	0134.11	5270	67.40	1308	1583	1718	3552	11	700	119	2435	287
06	073	0134.12	5187	75.19	1191	1624	1287	3900	7	787	170	2697	239
06	073	0134.14	7375	80.41	2222	2489	1445	5930	11	1357	290	3859	413
06	073	0134.15	1640	75.98	312	438	394	1246	0	241	56	884	65
06	073	0134.16	3930	67.79	1065	1206	1266	2664	15	415	186	1859	189
06	073	0134.17	1971	75.19	608	677	489	1482	0	349	83	950	100
06	073	0134.18	6095	80.72	1574	2162	1175	4920	13	957	192	3486	272
06	073	0134.20	3608	84.56	746	851	557	3051	10	699	228	1922	192
06	073	0134.21	4720	82.33	1041	1165	834	3886	9	1085	123	2464	205
06	073	0134.22	3964	68.64	851	1364	1243	2721	14	541	109	1845	212
06	073	0134.23	3934	79.18	737	1024	819	3115	8	995	197	1648	267
06	073	0134.24	5698	78.98	1657	1858	1198	4500	13	1030	243	2904	310
06	073	0134.25	2243	81.05	513	513	425	1818	6	415	92	1185	120
06	073	0135.03	6168	62.08	1414	1913	2339	3829	18	368	735	2239	469
06	073	0135.04	3847	57.66	937	1247	1629	2218	6	441	442	1087	242
06	073	0135.05	5060	56.98	1474	2040	2177	2883	23	260	558	1709	333
06	073	0135.06	4422	64.41	967	1153	1574	2848	1	314	365	1935	233
06	073	0136.01	5253	46.54	1595	1971	2808	2445	9	205	371	1529	331
06	073	0136.04	6256	29.60	1501	1957	4404	1852	10	271	253	1043	275
06	073	0136.05	5804	27.89	1927	2165	4185	1619	36	249	151	871	312
06	073	0136.07	2665	45.44	629	1007	1454	1211	2	144	306	566	193
06	073	0136.08	4048	35.20	994	1498	2623	1425	11	263	193	724	234
06	073	0137.01	2588	36.86	645	840	1634	954	5	126	60	604	159
06	073	0137.02	5530	73.04	1231	1589	1491	4039	20	414	599	2660	346
06	073	0138.01	5178	58.25	1135	1659	2162	3016	15	345	409	1957	290
06	073	0138.02	3311	80.16	738	869	657	2654	6	195	328	1969	156
06	073	0139.03	3927	74.69	877	1271	994	2933	10	526	281	1871	245
06	073	0139.05	4084	66.63	984	1237	1363	2721	17	450	594	1325	335
06	073	0139.06	4965	73.27	1058	1691	1327	3638	30	302	606	2396	304
06	073	0139.07	4159	86.78	858	1315	550	3609	22	278	587	2564	158
06	073	0139.08	3972	85.12	873	1171	591	3381	8	354	342	2497	180
06	073	0139.09	4521	81.33	1090	1481	844	3677	5	400	365	2686	221
06	073	0140.01	4941	69.08	1153	1495	1528	3413	14	432	451	2263	253
06	073	0140.02	4291	73.64	946	1166	1131	3160	12	464	452	1987	245
06	073	0141.01	3867	69.72	770	1085	1171	2696	6	285	197	1983	225
06	073	0141.02	3827	88.14	878	1087	454	3373	7	530	988	1636	212
06	073	0142.00	7130	71.98	1504	1844	1998	5132	21	831	721	3168	391
06	073	0143.00	3957	74.43	914	1174	1012	2945	6	376	349	2007	207
06	073	0144.00	4270	81.03	869	1801	810	3460	17	226	1011	2015	191
06	073	0145.00	4076	63.03	853	1277	1507	2569	9	422	393	1510	235
06	073	0146.01	4779	56.66	963	2056	2071	2708	6	314	419	1593	376
06	073	0146.02	4902	47.16	1453	1787	2590	2312	16	485	403	1056	352
06	073	0147.01	4045	46.80	855	1443	2152	1893	11	307	189	1081	305
06	073	0147.02	4239	48.12	854	1629	2199	2040	23	324	196	1118	379

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06	073	0148.03	5048	43.28	910	2062	2863	2185	15	344	296	1173	357
06	073	0148.04	4588	38.47	1096	1889	2823	1765	9	265	218	930	343
06	073	0148.05	5104	44.85	930	1915	2815	2289	15	416	355	1172	331
06	073	0148.06	2677	60.52	602	1479	1057	1620	9	211	328	887	185
06	073	0149.01	4742	44.58	1138	1705	2628	2114	7	227	335	1143	402
06	073	0149.02	3340	40.45	679	1350	1989	1351	20	131	150	831	219
06	073	0150.01	4294	43.99	1076	1497	2405	1889	11	296	143	1114	325
06	073	0150.02	2468	49.23	489	1044	1253	1215	6	167	261	627	154
06	073	0151.00	5011	38.99	1237	1702	3057	1954	24	267	231	1093	339
06	073	0152.00	3958	29.28	1109	1358	2799	1159	15	150	79	678	237
06	073	0153.01	3411	45.53	844	1056	1858	1553	7	224	142	1005	175
06	073	0153.02	4591	36.22	1122	1504	2928	1663	3	277	199	923	261
06	073	0154.03	2545	22.48	683	787	1973	572	2	75	49	304	142
06	073	0154.05	5980	28.38	1447	1771	4283	1697	18	176	124	1061	318
06	073	0154.06	2520	20.12	677	807	2013	507	13	54	27	301	112
06	073	0154.07	4323	34.88	963	1252	2815	1508	19	169	196	830	294
06	073	0154.08	3817	31.46	1015	1380	2616	1201	7	133	162	712	187
06	073	0155.01	5346	32.29	1454	1833	3620	1726	34	108	55	1250	279
06	073	0155.02	2950	32.64	770	963	1987	963	114	53	37	563	196
06	073	0156.01	6340	39.62	1260	2050	3828	2512	32	196	264	1690	330
06	073	0156.02	2472	27.95	634	767	1781	691	6	81	31	431	142
06	073	0157.01	6503	59.05	1506	2241	2663	3840	27	414	680	2335	384
06	073	0157.04	4559	48.85	1011	1346	2332	2227	15	223	258	1488	243
06	073	0157.05	4515	44.65	938	1108	2499	2016	11	227	344	1236	198
06	073	0157.06	2473	51.96	484	774	1188	1285	7	118	152	856	152
06	073	0158.01	4010	58.23	814	1387	1675	2335	7	258	446	1339	285
06	073	0158.02	5027	47.01	987	1450	2664	2363	10	181	296	1582	294
06	073	0159.01	3671	73.41	809	970	976	2695	5	235	359	1869	227
06	073	0159.02	5340	54.48	1362	1806	2431	2909	27	272	336	1911	363
06	073	0160.00	2628	47.79	532	835	1372	1256	11	92	150	850	153
06	073	0161.00	5991	40.96	1614	2207	3537	2454	29	299	268	1431	427
06	073	0162.01	6079	30.98	1335	1863	4196	1883	13	302	102	1067	399
06	073	0162.02	3793	59.00	916	1451	1555	2238	17	225	476	1231	289
06	073	0163.01	5533	55.09	1274	1835	2485	3048	21	305	454	1889	379
06	073	0163.02	5750	55.03	1521	1796	2586	3164	10	310	508	1978	358
06	073	0164.01	5311	39.80	1261	1671	3197	2114	12	253	172	1382	295
06	073	0164.03	4778	36.33	1269	1652	3042	1736	17	198	155	1154	212
06	073	0164.04	3190	57.68	542	895	1350	1840	9	194	178	1280	179
06	073	0165.02	7271	47.06	1722	2500	3849	3422	25	281	410	2211	495
06	073	0165.03	3056	43.72	798	982	1720	1336	10	100	154	855	217
06	073	0165.04	7171	63.98	1555	2307	2583	4588	19	330	710	3124	405
06	073	0166.06	3576	35.60	985	1245	2303	1273	11	265	31	692	274
06	073	0166.07	7111	34.09	1712	2437	4687	2424	30	410	121	1395	468
06	073	0166.08	2475	27.19	678	778	1802	673	9	76	14	380	194
06	073	0166.09	5470	29.63	1406	1857	3849	1621	29	207	54	903	428

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06	073	0166.10	4334	36.11	1216	1434	2769	1565	16	193	88	921	347
06	073	0166.13	2006	35.09	493	646	1302	704	1	105	28	406	164
06	073	0166.14	4115	35.09	950	1205	2671	1444	5	246	45	821	327
06	073	0166.15	4278	46.77	741	1023	2277	2001	21	298	216	1213	253
06	073	0166.16	4452	39.38	846	1296	2699	1753	18	256	137	1004	338
06	073	0166.17	3550	43.30	883	1500	2013	1537	9	257	88	950	233
06	073	0166.18	3947	35.88	933	1367	2531	1416	30	191	122	749	324
06	073	0166.19	4576	40.14	988	1642	2739	1837	11	394	127	923	382
06	073	0166.20	2664	35.02	713	881	1731	933	8	107	31	571	216
06	073	0166.21	4386	34.09	976	1161	2891	1495	10	442	24	681	338
06	073	0167.03	2750	40.91	761	1037	1625	1125	16	129	50	764	166
06	073	0167.04	7174	37.19	1620	2394	4506	2668	28	394	175	1563	508
06	073	0167.05	4629	42.45	1023	1742	2664	1965	31	143	184	1277	330
06	073	0167.06	2966	32.03	635	895	2016	950	31	81	34	612	192
06	073	0168.04	7727	45.99	1743	2737	4173	3554	46	235	282	2406	585
06	073	0168.06	4462	43.70	1106	1356	2512	1950	17	132	89	1463	249
06	073	0168.07	7707	36.97	2044	2547	4858	2849	31	227	187	1882	522
06	073	0168.09	6056	40.18	1328	1798	3623	2433	20	254	148	1603	408
06	073	0168.10	2733	29.78	719	843	1919	814	16	74	17	511	196
06	073	0168.11	4677	32.41	1133	1610	3161	1516	28	129	35	1068	256
06	073	0168.12	3463	24.66	948	1259	2609	854	17	58	25	614	140
06	073	0168.13	3441	23.86	836	1122	2620	821	10	72	32	522	185
06	073	0169.01	7217	30.40	1940	2434	5023	2194	29	144	305	1287	429
06	073	0169.02	2562	47.81	598	820	1337	1225	527	35	18	485	160
06	073	0170.06	2924	25.82	931	1133	2169	755	9	253	15	288	190
06	073	0170.09	4482	44.85	1126	1503	2472	2010	12	517	52	1126	303
06	073	0170.10	3110	40.77	812	971	1842	1268	11	411	44	530	272
06	073	0170.14	2493	19.82	843	1657	1999	494	2	221	30	168	73
06	073	0170.18	3727	60.77	966	1698	1462	2265	4	1182	102	672	305
06	073	0170.20	3986	28.63	1050	1425	2845	1141	7	381	33	448	272
06	073	0170.21	3182	24.80	1029	1136	2393	789	2	251	29	276	231
06	073	0170.22	5665	40.32	1306	2238	3381	2284	7	911	164	691	511
06	073	0170.31	4003	46.52	976	1261	2141	1862	2	825	91	623	321
06	073	0170.33	5608	56.95	1485	1728	2414	3194	5	2035	95	577	482
06	073	0170.34	4893	48.82	1551	1932	2504	2389	15	1060	142	768	404
06	073	0170.35	3319	57.58	944	1245	1408	1911	2	920	205	500	284
06	073	0170.36	3352	56.56	836	1117	1456	1896	4	1093	123	427	249
06	073	0170.37	5876	54.53	1408	1828	2672	3204	7	1969	115	693	420
06	073	0170.39	6915	55.40	2095	2762	3084	3831	2	2386	164	814	465
06	073	0170.40	4277	45.97	1157	1473	2311	1966	7	776	55	804	324
06	073	0170.41	6111	44.59	1514	1901	3386	2725	12	881	110	1270	452
06	073	0170.43	5891	61.84	1601	2128	2248	3643	15	2381	161	654	432
06	073	0170.44	5638	56.74	1527	1801	2439	3199	9	2333	81	414	362
06	073	0170.45	2703	52.31	745	809	1289	1414	7	935	45	236	191
06	073	0170.46	3727	43.17	1097	1401	2118	1609	7	999	43	341	219

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06	073	0170.47	3996	32.91	1311	1554	2681	1315	6	627	42	353	287
06	073	0170.48	6627	57.88	1473	2010	2791	3836	8	1194	151	2032	451
06	073	0170.49	3033	45.53	743	944	1652	1381	4	387	53	732	205
06	073	0170.50	3011	50.25	767	1060	1498	1513	12	625	40	652	184
06	073	0170.51	4669	42.79	1455	2143	2671	1998	4	1110	91	515	278
06	073	0170.52	5137	52.01	1406	2162	2465	2672	13	1570	104	682	303
06	073	0170.53	3406	26.31	1025	1133	2510	896	0	288	23	326	259
06	073	0170.54	5654	32.07	1463	1941	3841	1813	4	719	70	648	372
06	073	0170.55	5125	55.47	1573	1954	2282	2843	0	1935	83	473	352
06	073	0170.56	4426	51.60	1224	1812	2142	2284	15	1160	154	608	347
06	073	0170.57	3763	35.61	1158	1527	2423	1340	2	579	46	442	271
06	073	0170.58	4048	48.52	1236	1855	2084	1964	5	948	149	541	321
06	073	0170.59	3609	23.28	1160	1688	2769	840	7	322	32	284	195
06	073	0170.60	2728	26.58	911	1370	2003	725	0	338	36	197	154
06	073	0170.61	3838	26.42	921	1232	2824	1014	0	469	21	316	208
06	073	0170.62	5489	36.24	1279	1446	3500	1989	9	1050	70	546	314
06	073	0170.63	4659	42.80	906	1713	2665	1994	1	1077	73	535	308
06	073	0170.64	7844	71.89	2103	2343	2205	5639	12	4491	95	550	491
06	073	0170.65	9344	53.42	2493	2740	4352	4992	8	3267	141	838	738
06	073	0170.66	5989	43.50	1234	1548	3384	2605	10	1459	100	582	454
06	073	0170.67	3213	51.67	792	823	1553	1660	1	1105	51	309	194
06	073	0170.68	4778	58.16	1414	1825	1999	2779	2	1835	122	498	322
06	073	0170.69	2544	47.41	685	800	1338	1206	2	710	42	248	204
06	073	0170.70	6376	61.95	1481	1598	2426	3950	2	2802	86	551	509
06	073	0170.71	5073	59.39	1390	1800	2060	3013	4	1815	116	681	397
06	073	0171.04	4014	24.94	1049	1393	3013	1001	10	155	7	567	262
06	073	0171.06	5100	19.69	1146	1485	4096	1004	11	280	35	422	256
06	073	0171.07	2858	24.39	899	1028	2161	697	0	206	24	262	205
06	073	0171.08	4717	24.15	1238	1645	3578	1139	6	208	28	541	356
06	073	0171.09	6845	26.59	1820	2055	5025	1820	0	553	56	704	507
06	073	0171.11	4415	21.00	1391	1565	3488	927	3	277	42	368	237
06	073	0171.12	2602	27.36	604	684	1890	712	4	203	19	305	181
06	073	0171.13	5381	45.85	1333	1745	2914	2467	10	586	84	1406	381
06	073	0172.01	1905	17.11	727	1248	1579	326	0	79	9	135	103
06	073	0172.02	2035	16.71	504	765	1695	340	2	70	6	136	126
06	073	0173.03	3033	17.77	938	1294	2494	539	6	123	12	208	190
06	073	0173.05	3100	18.45	1024	1346	2528	572	0	173	15	226	158
06	073	0173.06	2855	18.18	677	993	2336	519	10	156	16	197	140
06	073	0173.07	2264	20.23	633	1058	1806	458	5	83	12	232	126
06	073	0173.08	3178	43.23	598	1169	1804	1374	7	113	23	1092	139
06	073	0174.03	4998	21.41	1307	1889	3928	1070	9	211	22	530	298
06	073	0174.05	3604	31.22	1081	1405	2479	1125	4	130	18	711	262
06	073	0174.06	3135	19.97	709	1416	2509	626	5	138	8	292	183
06	073	0174.07	3080	17.08	760	1212	2554	526	7	99	10	235	175
06	073	0174.08	2684	27.12	521	981	1956	728	5	125	10	401	187

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06	073	0175.01	2755	20.29	783	1297	2196	559	10	69	13	304	163
06	073	0175.02	3674	40.85	675	1306	2173	1501	7	169	22	1112	191
06	073	0176.01	5511	19.20	1506	2132	4453	1058	8	245	23	500	282
06	073	0176.03	2498	29.06	754	1021	1772	726	6	75	7	470	168
06	073	0176.05	3692	37.16	925	1403	2320	1372	2	281	25	837	227
06	073	0176.06	3988	36.99	824	1639	2513	1475	14	206	21	1020	214
06	073	0177.01	5379	26.90	1310	2271	3932	1447	14	140	23	901	369
06	073	0177.02	2923	22.65	851	1364	2261	662	8	85	10	375	184
06	073	0178.01	7000	30.70	1928	2633	4851	2149	16	338	114	1220	461
06	073	0178.08	6166	24.73	1846	2432	4641	1525	10	531	34	517	433
06	073	0178.09	2324	22.46	549	809	1802	522	7	60	11	298	146
06	073	0178.10	5067	22.93	1304	2039	3905	1162	18	224	30	599	291
06	073	0178.11	6806	30.11	1693	2619	4757	2049	18	801	57	726	447
06	073	0178.13	4370	22.49	1316	1805	3387	983	22	172	46	483	260
06	073	0179.01	3767	41.09	747	1770	2219	1548	4	141	38	1143	222
06	073	0179.02	2883	45.02	819	1327	1585	1298	13	83	17	1044	141
06	073	0180.00	3089	23.08	714	1830	2376	713	15	101	21	378	198
06	073	0181.01	3474	37.31	809	1271	2178	1296	14	95	30	950	207
06	073	0181.02	2544	30.46	600	1362	1769	775	19	71	42	478	165
06	073	0182.01	2942	53.94	493	1057	1355	1587	8	81	52	1272	174
06	073	0182.02	3122	60.31	735	1266	1239	1883	7	48	65	1643	120
06	073	0183.01	1008	25.89	241	557	747	261	1	32	17	123	88
06	073	0183.02	1335	31.76	279	718	911	424	2	40	34	268	80
06	073	0184.00	3561	47.46	709	1635	1871	1690	8	278	93	1083	228
06	073	0185.04	6797	36.05	1668	2460	4347	2450	16	343	141	1480	470
06	073	0185.09	4974	71.01	1201	1813	1442	3532	13	198	262	2837	222
06	073	0185.10	3419	65.66	661	937	1174	2245	7	244	152	1657	185
06	073	0185.11	4959	59.99	1081	1908	1984	2975	18	293	191	2142	331
06	073	0185.12	3647	34.33	982	2103	2395	1252	14	212	141	732	153
06	073	0185.15	5064	37.03	1246	1834	3189	1875	18	364	191	1011	291
06	073	0185.16	3940	56.75	954	1248	1704	2236	12	315	122	1521	266
06	073	0185.17	3996	45.92	971	1810	2161	1835	13	251	137	1203	231
06	073	0185.18	3132	77.01	669	921	720	2412	9	196	76	1997	134
06	073	0185.19	5575	77.78	1197	1393	1239	4336	21	367	162	3585	201
06	073	0185.20	5540	73.29	1299	1516	1480	4060	15	458	181	3132	274
06	073	0185.21	4888	59.37	1056	1363	1986	2902	14	960	273	1318	337
06	073	0185.22	5371	53.60	1173	1484	2492	2879	20	632	265	1494	468
06	073	0185.23	5116	53.50	1379	2093	2379	2737	11	564	279	1468	415
06	073	0185.24	3642	53.40	998	1392	1697	1945	10	442	221	1011	261
06	073	0185.25	4395	48.74	1241	1405	2253	2142	12	594	230	941	365
06	073	0186.01	4622	47.56	1229	1482	2424	2198	21	490	97	1235	355
06	073	0186.08	3103	54.85	831	994	1401	1702	8	358	188	900	248
06	073	0186.09	6286	75.18	1589	1825	1560	4726	6	605	299	3473	343
06	073	0186.12	4098	56.54	1096	1363	1781	2317	8	360	184	1516	249
06	073	0186.13	4117	67.82	908	1213	1325	2792	12	454	298	1740	288

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0186.15	2814	79.21	722	872	585	2229	3	114	68	1950	94
06	073	0186.16	3724	69.07	834	1451	1152	2572	9	219	244	1907	193
06	073	0186.17	3561	66.67	740	951	1187	2374	6	458	165	1497	248
06	073	0186.18	3969	87.02	785	984	515	3454	1	267	116	2926	144
06	073	0186.19	6194	44.28	1510	1725	3451	2743	15	834	186	1263	445
06	073	0186.20	2718	82.41	478	622	478	2240	5	278	118	1690	149
06	073	0186.21	1640	72.93	420	586	444	1196	3	134	97	870	92
06	073	0186.22	5130	62.77	1304	1918	1910	3220	43	554	270	2066	287
06	073	0187.00	37892	45.97	6531	7133	20474	17418	339	1655	3085	10948	1391
06	073	0188.01	3808	34.40	1078	1263	2498	1310	12	111	23	964	200
06	073	0188.03	5056	34.99	1208	1789	3287	1769	14	207	75	1183	290
06	073	0188.04	5536	25.78	1580	1859	4109	1427	22	222	39	842	302
06	073	0188.05	3572	30.71	954	1346	2475	1097	16	116	27	710	228
06	073	0189.03	5161	59.85	1285	1611	2072	3089	16	130	63	2686	194
06	073	0189.04	6316	66.04	1156	1870	2145	4171	29	154	65	3750	173
06	073	0189.05	6764	71.66	1462	1846	1917	4847	19	122	142	4330	234
06	073	0189.06	6298	64.88	1576	1915	2212	4086	12	153	138	3509	274
06	073	0190.01	6395	33.20	1822	2224	4272	2123	24	202	45	1571	281
06	073	0190.02	3581	55.12	564	839	1607	1974	5	311	112	1317	229
06	073	0191.03	7046	41.68	1498	1967	4109	2937	47	259	48	2167	416
06	073	0191.05	6920	31.78	1875	2406	4721	2199	28	401	110	1248	412
06	073	0191.07	2470	48.18	537	722	1280	1190	306	38	19	721	106
06	073	0191.08	3072	75.98	713	937	738	2334	939	44	10	1240	101
06	073	0191.09	4793	51.64	1197	1471	2318	2475	121	273	92	1711	278
06	073	0191.10	5438	50.68	1297	1471	2682	2756	514	132	22	1858	230
06	073	0191.11	4417	54.97	986	1125	1989	2428	365	204	68	1577	214
06	073	0192.03	2952	46.27	671	860	1586	1366	11	156	33	948	218
06	073	0192.05	6472	71.46	1226	1930	1847	4625	22	379	155	3868	201
06	073	0192.06	5586	81.70	1062	1307	1022	4564	12	221	119	4028	184
06	073	0192.08	3564	35.35	746	1183	2304	1260	6	130	20	910	194
06	073	0192.09	3270	30.55	722	977	2271	999	9	136	30	640	184
06	073	0192.10	5882	74.57	1346	1776	1496	4386	10	319	137	3695	225
06	073	0193.01	6651	47.20	1757	2209	3512	3139	18	838	190	1629	464
06	073	0193.03	8025	52.39	1925	2617	3821	4204	45	659	210	2756	534
06	073	0193.04	3548	50.23	823	1137	1766	1782	13	283	155	1080	251
06	073	0193.05	3983	47.55	976	1820	2089	1894	10	305	156	1168	255
06	073	0194.03	6489	65.13	1353	1791	2263	4226	31	514	205	3082	394
06	073	0194.04	3697	86.10	676	786	514	3183	4	123	30	2933	93
06	073	0194.05	3813	70.50	933	1256	1125	2688	16	260	127	2083	202
06	073	0194.06	4959	60.76	1248	1789	1946	3013	14	291	105	2304	299
06	073	0195.01	3831	92.59	720	872	284	3547	6	104	63	3295	79
06	073	0195.02	5492	88.67	1219	1509	622	4870	14	86	68	4607	95
06	073	0195.03	5032	75.32	1097	1579	1242	3790	8	206	119	3239	218
06	073	0196.01	6622	55.63	1599	2100	2938	3684	20	245	138	2864	417
06	073	0196.02	5438	53.95	1338	1667	2504	2934	24	183	127	2310	290



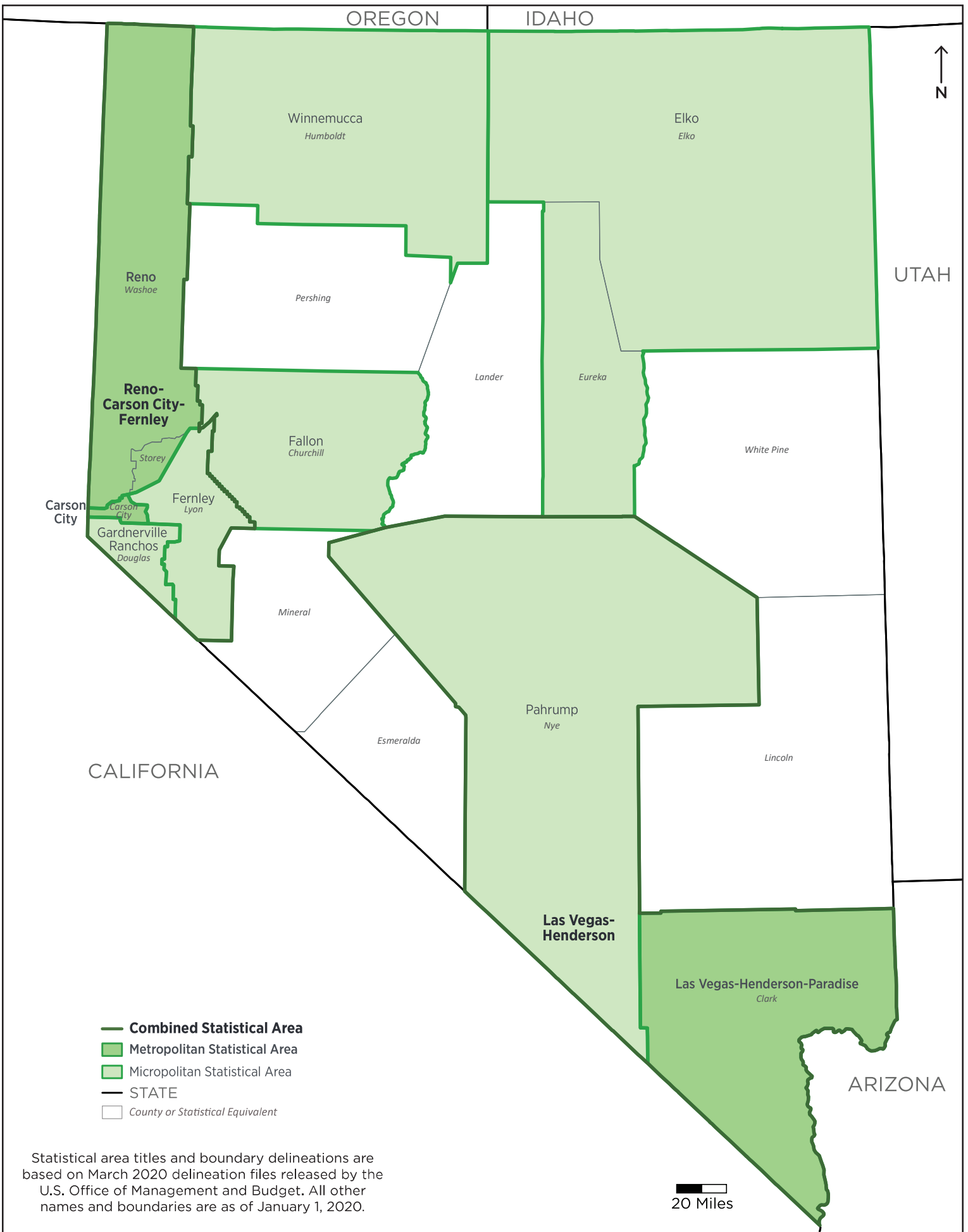
State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
06	073	0197.01	7022	54.09	1952	2575	3224	3798	14	541	321	2525	397
06	073	0197.02	5069	41.98	1218	1533	2941	2128	13	183	74	1550	308
06	073	0198.03	5937	38.10	1401	2075	3675	2262	13	491	94	1226	438
06	073	0198.04	4567	26.95	1214	1540	3336	1231	10	196	17	713	295
06	073	0198.05	4138	54.11	762	1638	1899	2239	12	188	99	1747	193
06	073	0198.08	4853	23.35	1411	2316	3720	1133	3	260	65	602	203
06	073	0198.09	4096	27.64	1123	1661	2964	1132	3	204	43	635	247
06	073	0198.10	6412	40.13	1752	2237	3839	2573	17	692	117	1249	498
06	073	0198.11	7330	40.90	1571	2171	4332	2998	25	997	106	1333	537
06	073	0199.02	4211	62.22	1001	1232	1591	2620	23	203	83	2114	197
06	073	0199.03	4718	49.15	1150	1446	2399	2319	19	192	98	1767	243
06	073	0199.04	6865	43.48	1520	2486	3880	2985	19	575	208	1740	443
06	073	0199.05	4326	41.33	1204	2013	2538	1788	9	389	101	1021	268
06	073	0200.15	5171	27.31	1515	2285	3759	1412	14	410	41	576	371
06	073	0200.17	3187	61.66	694	989	1222	1965	21	220	102	1500	122
06	073	0200.19	6728	41.01	1720	2852	3969	2759	11	470	70	1942	266
06	073	0200.21	6034	79.20	1294	1563	1255	4779	13	834	100	3555	277
06	073	0200.23	4734	56.68	1009	1230	2051	2683	19	409	89	1859	307
06	073	0200.24	4129	49.82	969	1534	2072	2057	23	258	62	1488	226
06	073	0200.25	5021	55.95	1160	1705	2212	2809	17	491	154	1783	364
06	073	0200.26	4345	33.19	1055	1609	2903	1442	5	349	40	780	268
06	073	0200.28	3690	92.01	932	1068	295	3395	4	174	52	3083	82
06	073	0200.29	6854	71.33	1270	2295	1965	4889	15	455	224	3937	258
06	073	0200.30	7193	35.06	2183	2569	4671	2522	13	780	110	1156	463
06	073	0200.31	6659	35.04	2019	2387	4326	2333	9	751	96	967	510
06	073	0200.32	3649	26.72	1084	1384	2674	975	1	344	42	374	214
06	073	0200.33	3720	29.68	1256	1707	2616	1104	8	317	33	487	259
06	073	0200.34	2737	24.33	741	843	2071	666	3	148	20	296	199
06	073	0200.35	6858	22.60	1944	2250	5308	1550	13	431	33	640	433
06	073	0200.36	3613	88.35	817	955	421	3192	1	133	35	2979	44
06	073	0200.37	4331	73.10	1044	1309	1165	3166	0	300	40	2694	132
06	073	0200.38	5773	56.69	1292	1564	2500	3273	4	1156	121	1605	387
06	073	0200.39	2226	58.09	530	530	933	1293	2	499	35	585	172
06	073	0200.40	4299	35.52	1050	1503	2772	1527	12	416	63	766	270
06	073	0200.41	3028	65.03	652	803	1059	1969	2	241	86	1510	130
06	073	0200.42	3794	30.57	1022	1683	2634	1160	9	298	55	601	197
06	073	0200.43	6475	34.72	1486	1680	4227	2248	13	783	80	866	506
06	073	0200.44	8509	41.37	2301	2611	4989	3520	6	1372	133	1427	582
06	073	0201.05	4122	52.89	803	1460	1942	2180	10	331	112	1543	184
06	073	0201.06	3852	63.08	774	1018	1422	2430	17	422	36	1789	166
06	073	0201.07	4248	62.90	1010	1278	1576	2672	16	516	67	1810	263
06	073	0201.08	5901	85.04	1112	1534	883	5018	10	426	125	4280	177
06	073	0201.09	5178	75.96	1123	1332	1245	3933	11	483	54	3219	166
06	073	0201.10	7812	51.93	1903	2303	3755	4057	32	1307	203	2039	476
06	073	0201.11	4128	42.42	892	1284	2377	1751	12	408	58	1063	210

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06	073	0202.02	6955	88.47	1375	2082	802	6153	14	234	146	5623	136
06	073	0202.06	5009	86.70	1114	1302	666	4343	11	188	71	3966	107
06	073	0202.07	5183	88.60	1060	1552	591	4592	2	190	105	4198	97
06	073	0202.08	2615	76.52	629	758	614	2001	10	172	37	1703	79
06	073	0202.09	4882	74.31	1063	1758	1254	3628	20	297	131	3034	146
06	073	0202.10	5105	73.52	1260	1690	1352	3753	17	474	137	2905	220
06	073	0202.11	6918	77.38	1253	1937	1565	5353	36	389	183	4494	251
06	073	0202.13	3674	89.38	882	1214	390	3284	2	114	63	3039	66
06	073	0202.14	5808	80.29	995	1899	1145	4663	31	241	200	4027	164
06	073	0203.04	6641	39.23	1818	2191	4036	2605	13	636	109	1452	395
06	073	0203.05	6124	52.22	1373	2159	2926	3198	20	628	177	2059	314
06	073	0203.08	5981	64.15	1557	2928	2144	3837	25	442	209	2897	264
06	073	0203.09	4093	67.09	861	1406	1347	2746	5	554	98	1854	235
06	073	0203.10	8703	54.42	1531	2291	3967	4736	22	1302	398	2338	676
06	073	0203.11	3600	37.08	758	1198	2265	1335	10	494	83	531	217
06	073	0203.12	4487	46.47	1001	1499	2402	2085	12	413	94	1267	299
06	073	0203.13	3012	56.04	658	1161	1324	1688	22	253	88	1133	192
06	073	0204.01	2373	22.12	564	856	1848	525	5	109	22	270	119
06	073	0204.03	4220	56.07	933	1215	1854	2366	15	410	57	1666	218
06	073	0204.04	5426	50.31	1332	2050	2696	2730	21	623	155	1608	323
06	073	0204.05	3685	28.55	965	1236	2633	1052	9	325	27	516	175
06	073	0205.00	4952	78.61	922	1394	1059	3893	8	213	47	3502	123
06	073	0206.01	5715	80.75	1117	1859	1100	4615	14	186	117	4126	172
06	073	0206.02	5970	61.44	1277	1942	2302	3668	33	225	125	3047	238
06	073	0207.05	4861	49.25	1080	1302	2467	2394	19	342	59	1754	220
06	073	0207.06	6656	33.95	1653	2143	4396	2260	21	456	92	1235	456
06	073	0207.07	5077	72.09	1029	1509	1417	3660	20	302	157	2918	263
06	073	0207.08	3728	44.85	1024	1220	2056	1672	9	431	72	897	263
06	073	0207.10	1798	32.59	494	623	1212	586	11	205	15	295	60
06	073	0207.11	3593	38.69	1129	1225	2203	1390	17	336	42	789	206
06	073	0207.12	4856	52.62	1019	1487	2301	2555	16	432	60	1758	289
06	073	0208.01	5295	27.20	1478	1799	3855	1440	13	136	49	908	334
06	073	0208.05	3674	43.20	782	1101	2087	1587	54	54	29	1256	194
06	073	0208.06	6158	48.88	1473	1975	3148	3010	39	134	74	2452	311
06	073	0208.07	3070	28.50	701	1077	2195	875	27	44	22	622	160
06	073	0208.10	5349	27.84	1308	1583	3860	1489	15	125	55	915	379
06	073	0208.11	5923	26.78	1689	1936	4337	1586	42	144	62	966	372
06	073	0208.12	2003	51.62	519	774	969	1034	16	23	5	908	82
06	073	0208.13	4983	41.12	1116	1380	2934	2049	37	67	17	1660	268
06	073	0209.02	2306	25.07	582	787	1728	578	8	32	33	355	150
06	073	0209.03	3030	37.56	705	1084	1892	1138	347	53	39	581	118
06	073	0209.04	3266	26.64	609	1121	2396	870	25	52	20	552	221
06	073	0210.01	2085	39.62	391	731	1259	826	26	16	30	654	100
06	073	0210.02	1946	44.81	428	578	1074	872	13	14	6	783	56
06	073	0211.01	5310	55.95	1240	1658	2339	2971	172	73	90	2383	253

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06	073	0211.02	2613	47.84	641	956	1363	1250	273	39	82	698	158
06	073	0212.02	3073	34.92	734	1061	2000	1073	326	41	15	506	185
06	073	0212.04	5491	22.15	1567	1905	4275	1216	49	116	65	686	300
06	073	0212.05	7029	35.81	1607	2456	4512	2517	50	192	144	1625	506
06	073	0212.06	3039	26.82	945	1189	2224	815	41	58	19	520	177
06	073	0213.02	7237	54.04	1115	1396	3326	3911	31	142	541	2928	269
06	073	0213.04	2709	38.32	844	963	1671	1038	12	54	43	788	141
06	073	0213.05	4389	26.25	1065	1239	3237	1152	16	131	78	739	188
06	073	0213.06	5762	71.50	1318	1513	1642	4120	18	1063	159	2534	346
06	073	0214.01	4383	38.88	1007	1304	2679	1704	25	249	303	829	298
06	073	0214.02	2793	32.15	556	1254	1895	898	16	134	44	495	209
06	073	0215.01	3882	41.94	1118	1227	2254	1628	4	1069	5	297	253
06	073	0215.02	9851	54.51	2332	2676	4481	5370	10	3318	185	1164	693
06	073	0216.00	3584	39.96	751	993	2152	1432	19	108	192	877	236
06	073	0218.00	1980	20.00	750	1002	1584	396	0	46	13	233	104
06	073	0219.00	2625	86.78	543	659	347	2278	15	158	116	1925	64
06	073	0220.00	4526	94.26	1028	1557	260	4266	15	1451	164	2511	125
06	073	0221.01	2631	29.04	578	767	1867	764	5	222	58	306	173
06	073	0221.02	7024	43.31	1988	2754	3982	3042	16	794	113	1713	406
06	073	9901.00	0	0.00	0	0	0	0	0	0	0	0	0



# Nevada: 2020 Core Based Statistical Areas and Counties



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32	003	0001.01	6669	81.51	1468	2039	1233	5436	10	234	532	4447	213
32	003	0001.03	5917	81.39	1196	2053	1101	4816	23	250	549	3752	242
32	003	0001.05	3962	74.84	782	1206	997	2965	13	211	244	2377	120
32	003	0001.06	4527	70.18	800	2052	1350	3177	13	304	550	2139	171
32	003	0001.07	4009	74.98	741	1539	1003	3006	26	357	474	1980	169
32	003	0001.08	3748	86.13	676	1059	520	3228	14	89	221	2838	66
32	003	0001.09	3591	76.08	624	1134	859	2732	22	140	440	1969	161
32	003	0002.01	4787	88.43	657	1416	554	4233	11	217	1633	2134	238
32	003	0002.03	3987	70.05	763	1589	1194	2793	20	324	927	1251	271
32	003	0002.04	954	44.03	315	397	534	420	5	73	74	221	47
32	003	0003.01	2996	93.62	466	1016	191	2805	6	80	1407	1226	86
32	003	0003.02	5188	94.89	973	1533	265	4923	22	110	2980	1583	228
32	003	0004.01	2463	69.10	161	670	761	1702	64	101	687	606	244
32	003	0004.02	3265	88.55	529	1289	374	2891	10	110	826	1806	139
32	003	0004.03	2316	77.33	411	1201	525	1791	14	139	365	1170	103
32	003	0005.10	5274	93.44	1157	1323	346	4928	10	125	264	4450	79
32	003	0005.13	3666	81.48	657	1156	679	2987	9	75	321	2471	111
32	003	0005.14	5850	86.36	1127	1774	798	5052	15	222	828	3709	278
32	003	0005.15	5075	90.52	1174	1468	481	4594	21	215	404	3803	151
32	003	0005.16	5795	89.78	1018	1397	592	5203	9	172	732	4133	157
32	003	0005.17	5257	88.36	967	1496	612	4645	8	210	682	3554	191
32	003	0005.18	5668	87.54	1187	1879	706	4962	22	183	683	3899	175
32	003	0005.19	5155	88.90	921	1285	572	4583	10	162	457	3842	112
32	003	0005.20	1978	92.47	463	524	149	1829	1	59	40	1719	10
32	003	0005.21	3958	82.29	606	1393	701	3257	14	107	607	2382	147
32	003	0005.22	3206	93.76	622	1052	200	3006	13	95	492	2321	85
32	003	0005.23	2848	85.50	523	1023	413	2435	9	187	666	1431	142
32	003	0005.24	2477	87.20	526	940	317	2160	12	119	477	1469	83
32	003	0005.25	2862	92.10	495	846	226	2636	2	27	270	2292	45
32	003	0005.26	2861	89.34	594	728	305	2556	1	56	183	2241	75
32	003	0005.27	3551	92.37	880	1082	271	3280	5	88	266	2846	75
32	003	0005.28	3117	90.44	575	1131	298	2819	3	89	437	2189	101
32	003	0006.00	2644	68.38	491	1555	836	1808	15	172	470	996	155
32	003	0007.00	2870	59.06	146	765	1175	1695	5	128	904	552	106
32	003	0010.03	4211	68.25	949	1542	1337	2874	7	472	469	1690	236
32	003	0010.04	6820	67.82	1609	3024	2195	4625	36	606	882	2771	330
32	003	0010.05	1528	35.14	382	526	991	537	8	122	73	238	96
32	003	0010.06	3932	45.75	1040	1893	2133	1799	10	301	317	899	272
32	003	0011.00	2954	73.26	404	1577	790	2164	26	309	472	1166	191
32	003	0012.00	4055	67.23	861	1612	1329	2726	12	322	351	1854	187
32	003	0013.00	4624	70.42	968	1661	1368	3256	16	277	177	2582	204
32	003	0014.01	3424	78.50	602	1272	736	2688	14	166	333	2059	116

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32	003	0014.02	4092	87.39	798	1094	516	3576	18	220	115	3139	84
32	003	0015.01	3395	74.20	613	1690	876	2519	23	115	981	1215	185
32	003	0015.02	4150	64.82	759	1684	1460	2690	27	203	326	1994	140
32	003	0016.07	6549	64.83	780	1468	2303	4246	31	373	1233	2165	444
32	003	0016.08	1990	70.55	325	738	586	1404	11	107	257	941	88
32	003	0016.09	4263	86.11	812	1192	592	3671	19	408	258	2864	122
32	003	0016.10	2952	79.54	603	753	604	2348	11	153	104	1997	83
32	003	0016.11	4791	81.49	920	1524	887	3904	10	231	434	3091	138
32	003	0016.13	4209	82.58	913	1245	733	3476	28	197	549	2533	169
32	003	0016.14	2338	79.90	467	867	470	1868	7	134	582	1036	109
32	003	0016.15	4763	76.67	894	1962	1111	3652	22	304	1286	1773	267
32	003	0017.06	3356	48.75	759	1357	1720	1636	8	339	378	709	202
32	003	0017.07	1792	53.74	379	761	829	963	6	165	230	477	85
32	003	0017.08	3433	60.65	832	1297	1351	2082	14	212	202	1469	185
32	003	0017.09	1715	59.13	353	543	701	1014	12	94	137	667	104
32	003	0017.10	4794	70.63	899	1511	1408	3386	42	325	547	2218	254
32	003	0017.11	3440	64.83	714	1971	1210	2230	34	267	499	1247	183
32	003	0017.12	4256	56.53	823	1759	1850	2406	30	314	416	1415	231
32	003	0017.13	3314	63.25	708	1047	1218	2096	21	168	170	1577	160
32	003	0017.14	3502	67.30	772	1129	1145	2357	7	203	211	1789	147
32	003	0017.15	2685	79.52	586	837	550	2135	10	134	216	1668	107
32	003	0017.16	1689	73.00	344	469	456	1233	2	77	93	1000	61
32	003	0017.17	1542	43.19	362	487	876	666	3	143	35	410	75
32	003	0017.18	3180	79.87	553	794	640	2540	30	199	522	1572	217
32	003	0018.01	6761	71.04	1490	2577	1958	4803	49	325	557	3578	294
32	003	0018.03	2889	72.24	705	1167	802	2087	12	265	232	1432	146
32	003	0018.04	3760	79.79	649	1293	760	3000	13	221	414	2181	171
32	003	0019.01	5249	84.82	940	2024	797	4452	23	439	1076	2700	214
32	003	0019.02	4231	77.29	938	1442	961	3270	7	215	397	2474	177
32	003	0020.00	4884	53.48	839	2375	2272	2612	26	518	783	959	326
32	003	0022.01	4766	68.32	893	2294	1510	3256	40	651	938	1294	333
32	003	0022.03	4585	85.78	1029	1505	652	3933	14	458	588	2691	182
32	003	0022.04	4288	87.71	1026	1510	527	3761	5	258	559	2808	131
32	003	0022.06	3344	82.83	755	1339	574	2770	18	562	528	1503	159
32	003	0022.07	3866	90.92	913	1523	351	3515	6	237	501	2640	131
32	003	0023.02	757	40.95	119	353	447	310	5	116	72	86	31
32	003	0023.03	1025	32.29	205	348	694	331	0	169	46	65	51
32	003	0024.03	4613	69.67	636	1972	1399	3214	26	327	1241	1330	290
32	003	0024.04	5826	84.29	972	1997	915	4911	55	403	2065	2048	340
32	003	0024.05	4233	79.59	678	1807	864	3369	25	279	1014	1882	169
32	003	0024.06	3923	71.76	632	1746	1108	2815	22	480	1438	651	224
32	003	0025.01	6110	72.37	1469	2579	1688	4422	26	1078	1084	1836	398
32	003	0025.04	3820	66.65	948	1879	1274	2546	20	347	581	1330	268
32	003	0025.05	2126	79.77	514	961	430	1696	8	282	252	1044	110
32	003	0025.06	3544	77.23	656	1785	807	2737	18	491	683	1348	197

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32	003	0026.03	3597	56.05	283	1815	1581	2016	26	556	492	679	263
32	003	0026.04	2520	62.94	413	1267	934	1586	19	147	387	906	127
32	003	0026.05	1380	63.84	103	375	499	881	7	32	510	193	139
32	003	0027.06	3868	76.14	817	2241	923	2945	28	320	625	1745	227
32	003	0027.07	3995	71.46	933	1423	1140	2855	16	266	250	2126	197
32	003	0027.08	2754	82.06	567	1020	494	2260	11	209	735	1178	127
32	003	0028.08	2155	42.88	509	876	1231	924	10	282	138	347	147
32	003	0028.10	3546	64.30	656	1910	1266	2280	22	435	530	1015	278
32	003	0028.11	4138	49.37	1283	1691	2095	2043	12	695	204	834	298
32	003	0028.14	5217	53.61	1320	1842	2420	2797	16	920	350	1100	411
32	003	0028.21	4944	56.92	1110	2123	2130	2814	25	412	725	1251	401
32	003	0028.22	4038	75.68	707	1046	982	3056	12	184	260	2443	157
32	003	0028.23	3858	63.48	629	1886	1409	2449	19	392	574	1254	210
32	003	0028.24	1700	40.24	323	545	1016	684	13	107	54	423	87
32	003	0028.25	3324	57.58	748	1085	1410	1914	20	188	179	1362	165
32	003	0028.26	3027	57.85	641	1194	1276	1751	25	209	154	1183	180
32	003	0028.27	2922	57.19	714	1108	1251	1671	10	253	206	998	204
32	003	0028.28	3583	49.54	780	1367	1808	1775	19	466	384	651	255
32	003	0028.29	3590	46.63	1008	1416	1916	1674	10	382	156	852	274
32	003	0028.30	5193	50.43	1853	2807	2574	2619	17	677	419	1154	352
32	003	0028.31	4246	61.35	820	2075	1641	2605	15	745	620	891	334
32	003	0028.33	5186	53.78	1314	1956	2397	2789	17	984	327	1096	365
32	003	0028.34	5233	55.82	1396	2133	2312	2921	15	840	323	1335	408
32	003	0028.35	2787	57.91	669	1162	1173	1614	16	578	140	625	255
32	003	0028.36	2816	66.05	670	1118	956	1860	23	558	320	740	219
32	003	0028.37	5923	42.07	1572	2135	3431	2492	6	740	206	1157	383
32	003	0028.38	5492	49.40	1523	2186	2779	2713	21	686	383	1198	425
32	003	0028.41	5511	52.26	1246	1906	2631	2880	18	1194	290	926	452
32	003	0028.42	6749	66.14	1780	2233	2285	4464	25	1621	612	1545	661
32	003	0028.44	5925	62.65	1260	2348	2213	3712	13	1211	533	1505	450
32	003	0028.45	6424	63.26	1258	2283	2360	4064	27	956	782	1698	601
32	003	0028.46	5725	61.07	1329	2153	2229	3496	23	1046	464	1547	416
32	003	0028.47	4041	62.31	863	1879	1523	2518	27	481	476	1207	327
32	003	0028.48	3739	54.75	918	1651	1692	2047	10	383	315	1132	207
32	003	0028.49	3156	54.18	704	1769	1446	1710	5	468	341	661	235
32	003	0028.50	3850	59.43	774	1513	1562	2288	8	738	378	879	285
32	003	0028.51	6359	62.71	1638	2363	2371	3988	18	1373	610	1425	562
32	003	0028.52	1392	59.99	218	238	557	835	1	346	119	249	120
32	003	0028.53	2883	61.12	706	927	1121	1762	10	696	195	594	267
32	003	0029.01	5673	74.72	1151	1493	1434	4239	12	2277	632	899	419
32	003	0029.02	4719	74.55	944	1406	1201	3518	21	2028	450	715	304
32	003	0029.05	5378	63.44	869	1928	1966	3412	35	549	1069	1420	339
32	003	0029.15	5176	48.45	1335	2198	2668	2508	21	508	664	1014	301
32	003	0029.16	2839	42.30	832	1215	1638	1201	12	326	255	432	176
32	003	0029.19	4528	66.74	1144	1662	1506	3022	7	1112	305	1344	254



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32	003	0029.35	1638	64.41	485	761	583	1055	0	402	127	444	82
32	003	0029.36	3274	63.56	829	1343	1193	2081	12	720	306	885	158
32	003	0029.37	5084	73.72	1044	2051	1336	3748	20	848	616	1991	273
32	003	0029.38	1687	61.71	376	581	646	1041	2	475	136	330	98
32	003	0029.39	1848	35.01	528	672	1201	647	3	250	80	231	83
32	003	0029.40	3784	74.39	1022	1393	969	2815	4	1190	529	888	204
32	003	0029.41	5154	65.68	1340	1902	1769	3385	13	582	286	2204	300
32	003	0029.42	4548	58.51	1171	2122	1887	2661	9	684	425	1304	239
32	003	0029.44	4700	66.87	1289	1661	1557	3143	18	1727	439	686	273
32	003	0029.46	2013	59.36	474	830	818	1195	1	409	172	497	116
32	003	0029.47	2528	41.46	802	1162	1480	1048	3	362	70	450	163
32	003	0029.48	3435	70.22	741	1225	1023	2412	13	335	178	1730	156
32	003	0029.49	2703	63.08	564	1136	998	1705	1	409	147	985	163
32	003	0029.50	4894	67.96	1019	1968	1568	3326	15	1168	831	1078	234
32	003	0029.52	2431	57.05	682	1096	1044	1387	5	678	225	365	114
32	003	0029.53	4254	61.71	934	1381	1629	2625	21	876	337	1175	216
32	003	0029.54	4399	76.59	1038	1896	1030	3369	7	639	360	2175	188
32	003	0029.56	2958	62.47	806	1811	1110	1848	12	487	537	607	205
32	003	0029.57	1933	27.57	636	1018	1400	533	7	263	66	103	94
32	003	0029.58	5885	65.90	1143	2490	2007	3878	21	929	942	1621	365
32	003	0029.61	2000	49.05	640	1051	1019	981	12	415	140	282	132
32	003	0029.62	2544	50.12	381	570	1269	1275	29	169	478	433	166
32	003	0029.64	4187	77.31	1190	1991	950	3237	4	598	1214	1199	222
32	003	0029.65	3507	61.90	1022	1850	1336	2171	17	299	460	1295	100
32	003	0029.66	4971	76.32	1202	2505	1177	3794	16	796	1215	1512	255
32	003	0029.67	3962	71.66	920	1570	1123	2839	15	622	1155	805	242
32	003	0029.68	2638	71.99	571	840	739	1899	3	758	511	490	137
32	003	0029.69	1743	70.05	325	783	522	1221	2	266	542	311	100
32	003	0029.70	3714	74.42	859	1680	950	2764	7	556	1204	790	207
32	003	0029.74	7295	64.00	1753	3018	2626	4669	12	1942	839	1364	512
32	003	0029.75	6821	68.76	1503	2104	2131	4690	32	1952	905	1375	426
32	003	0029.76	6630	64.49	1270	2330	2354	4276	17	2026	631	1182	420
32	003	0029.77	4154	61.77	1068	1340	1588	2566	5	1487	206	613	255
32	003	0029.78	6907	57.16	1436	2192	2959	3948	11	1820	454	1190	473
32	003	0029.79	4599	59.36	1091	1571	1869	2730	15	1425	349	657	284
32	003	0029.80	6724	72.56	1434	2185	1845	4879	19	2233	905	1264	458
32	003	0029.81	4306	71.55	1023	1504	1225	3081	17	1072	745	929	318
32	003	0029.82	7804	73.12	1513	2164	2098	5706	19	2485	1216	1423	563
32	003	0029.83	3348	74.10	939	1147	867	2481	9	991	613	634	234
32	003	0029.85	5151	65.56	951	1325	1774	3377	14	1423	613	998	329
32	003	0029.95	2564	80.62	500	1352	497	2067	5	484	397	1038	143
32	003	0029.96	4420	82.10	884	1984	791	3629	12	956	866	1587	208
32	003	0029.97	3811	57.31	1024	1694	1627	2184	13	699	513	701	258
32	003	0029.98	4391	66.36	1148	1558	1477	2914	8	1627	360	664	255
32	003	0030.01	3895	66.93	852	1324	1288	2607	10	198	322	1890	187

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32	003	0030.03	5676	61.45	1248	1849	2188	3488	28	555	701	1866	338
32	003	0030.04	2372	60.92	386	797	927	1445	4	181	445	595	220
32	003	0030.05	3779	57.90	920	1199	1591	2188	28	234	177	1540	209
32	003	0030.06	3491	62.50	830	1138	1309	2182	19	210	239	1507	207
32	003	0031.02	5414	72.77	1116	2026	1474	3940	15	236	600	2753	336
32	003	0031.03	3418	73.82	866	1126	895	2523	8	233	451	1674	157
32	003	0031.04	4329	74.89	918	1586	1087	3242	27	322	985	1604	304
32	003	0032.04	5756	31.58	1520	2828	3938	1818	16	282	359	804	357
32	003	0032.08	3037	28.94	890	1119	2158	879	2	190	117	369	201
32	003	0032.10	2424	14.03	897	1391	2084	340	0	138	74	85	43
32	003	0032.11	3012	15.84	944	1957	2535	477	5	161	93	153	65
32	003	0032.13	1928	14.47	488	1071	1649	279	4	123	39	66	47
32	003	0032.14	1748	20.25	403	890	1394	354	7	81	124	86	56
32	003	0032.15	4237	45.55	1040	1748	2307	1930	9	422	466	788	245
32	003	0032.18	5370	37.24	1497	2134	3370	2000	9	690	264	680	357
32	003	0032.19	6251	44.87	1653	2644	3446	2805	25	779	518	1117	366
32	003	0032.20	6808	60.63	1702	2825	2680	4128	33	657	953	2006	479
32	003	0032.22	4926	42.83	1507	2100	2816	2110	16	644	350	716	384
32	003	0032.23	3269	32.49	1124	1626	2207	1062	6	441	145	275	195
32	003	0032.26	2606	35.50	882	1221	1681	925	3	450	146	210	116
32	003	0032.27	4006	37.49	1047	1554	2504	1502	20	513	268	480	221
32	003	0032.28	7043	56.92	1676	2791	3034	4009	17	711	1063	1572	646
32	003	0032.29	7241	51.46	1372	1860	3515	3726	29	682	883	1461	671
32	003	0032.33	6702	47.39	1693	2111	3526	3176	18	765	704	1097	592
32	003	0032.34	4915	60.49	1193	1845	1942	2973	20	436	950	1070	497
32	003	0032.35	2184	47.30	519	841	1151	1033	14	155	295	387	182
32	003	0032.36	2382	35.60	649	884	1534	848	17	111	170	419	131
32	003	0032.37	4619	47.07	898	1626	2445	2174	8	403	496	907	360
32	003	0032.39	3738	44.06	962	1332	2091	1647	7	318	413	707	202
32	003	0032.40	3894	41.71	1166	1538	2270	1624	16	289	290	767	262
32	003	0032.41	3967	49.28	936	1585	2012	1955	7	339	494	823	292
32	003	0032.42	1964	28.11	569	616	1412	552	6	113	114	209	110
32	003	0032.43	4797	52.45	1392	1794	2281	2516	12	556	550	1041	357
32	003	0032.44	3532	51.84	799	1303	1701	1831	28	225	408	863	307
32	003	0032.45	4743	54.44	1332	1954	2161	2582	21	464	523	1267	307
32	003	0032.46	3947	50.44	1243	1702	1956	1991	17	445	364	921	244
32	003	0032.47	3611	38.60	1041	1642	2217	1394	10	360	256	545	223
32	003	0032.48	3178	45.69	912	1482	1726	1452	5	296	415	483	253
32	003	0032.49	3302	37.80	1041	1286	2054	1248	5	394	137	460	252
32	003	0032.50	5182	41.70	1433	1954	3021	2161	13	809	236	807	296
32	003	0032.51	2517	36.43	716	884	1600	917	7	291	99	357	163
32	003	0032.52	4334	38.97	1067	1693	2645	1689	12	476	263	639	299
32	003	0032.53	3628	55.87	951	1342	1601	2027	10	410	306	1105	196
32	003	0032.54	3825	50.82	892	1647	1881	1944	9	333	346	1038	218
32	003	0032.60	3585	53.39	836	1683	1671	1914	14	355	439	871	235

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32	003	0032.61	2769	49.48	653	1080	1399	1370	18	251	284	654	163
32	003	0032.62	2691	17.58	970	1645	2218	473	5	203	90	106	69
32	003	0032.63	4605	48.21	1442	1784	2385	2220	11	412	468	967	362
32	003	0032.64	6685	46.25	1602	1949	3593	3092	13	656	502	1394	527
32	003	0032.65	7474	46.71	1806	2528	3983	3491	9	739	695	1417	631
32	003	0032.66	4919	49.24	1166	2248	2497	2422	22	468	583	885	464
32	003	0032.67	4157	30.36	1011	1145	2895	1262	7	208	248	534	265
32	003	0032.68	3655	34.39	1100	1372	2398	1257	14	158	180	628	277
32	003	0032.69	2946	47.18	784	1178	1556	1390	12	221	286	653	218
32	003	0032.70	3559	53.19	766	1574	1666	1893	17	357	433	856	230
32	003	0033.03	5351	56.62	1282	1805	2321	3030	39	348	692	1501	450
32	003	0033.05	5743	44.56	1609	2164	3184	2559	13	341	483	1319	403
32	003	0033.06	4074	32.62	1286	1859	2745	1329	18	162	270	647	232
32	003	0033.07	5935	48.12	1778	2420	3079	2856	24	426	628	1299	479
32	003	0033.08	2917	42.00	829	978	1692	1225	12	184	291	553	185
32	003	0033.09	4540	35.42	1303	1868	2932	1608	14	218	320	732	324
32	003	0033.11	3551	42.92	817	1136	2027	1524	12	211	440	634	227
32	003	0033.12	4406	36.86	1245	1410	2782	1624	9	246	297	699	373
32	003	0033.13	3343	44.33	875	1060	1861	1482	17	236	293	715	221
32	003	0033.14	8198	34.76	2321	2788	5348	2850	30	486	551	1189	594
32	003	0033.15	4062	45.69	817	1195	2206	1856	18	300	363	827	348
32	003	0033.16	5569	39.43	1281	1662	3373	2196	20	360	551	870	395
32	003	0033.17	2961	49.98	835	1078	1481	1480	21	169	329	710	251
32	003	0033.18	6347	44.68	1642	2211	3511	2836	33	430	609	1241	523
32	003	0033.19	5833	45.50	1420	1854	3179	2654	26	385	452	1315	476
32	003	0033.20	5689	43.07	1283	2089	3239	2450	17	403	597	983	450
32	003	0033.21	2677	39.34	788	962	1624	1053	19	200	254	367	213
32	003	0033.22	4260	30.80	1172	1356	2948	1312	4	205	243	589	271
32	003	0033.23	1798	35.32	437	546	1163	635	1	123	121	303	87
32	003	0034.08	5246	52.46	1350	1834	2494	2752	19	457	684	1263	329
32	003	0034.09	5198	60.81	1112	2358	2037	3161	38	300	669	1836	318
32	003	0034.10	4937	48.25	1523	2039	2555	2382	26	321	526	1151	358
32	003	0034.11	3874	54.00	860	1555	1782	2092	17	215	682	893	285
32	003	0034.12	4794	58.03	1061	1897	2012	2782	23	250	542	1740	227
32	003	0034.13	5275	65.19	1364	2128	1836	3439	26	254	939	1915	305
32	003	0034.14	2765	47.31	550	698	1457	1308	10	166	282	717	133
32	003	0034.15	7702	72.94	1633	2913	2084	5618	50	569	1541	2916	542
32	003	0034.16	2926	60.22	824	1070	1164	1762	6	181	295	1131	149
32	003	0034.18	4082	71.93	749	1436	1146	2936	27	353	1014	1242	300
32	003	0034.19	6810	78.56	1231	2271	1460	5350	31	338	1659	2897	425
32	003	0034.20	4330	74.00	807	1401	1126	3204	13	136	569	2269	217
32	003	0034.21	3512	68.14	775	1319	1119	2393	20	374	504	1240	255
32	003	0034.22	5670	73.25	1136	2074	1517	4153	15	282	778	2751	327
32	003	0034.23	6786	77.39	1518	2392	1534	5252	8	313	899	3723	309
32	003	0034.26	3235	65.10	634	1190	1129	2106	12	108	634	1188	164

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32	003	0034.27	4073	78.84	1030	1580	862	3211	10	256	1141	1552	252
32	003	0034.28	2061	74.38	428	646	528	1533	5	90	438	883	117
32	003	0034.29	5445	78.97	1300	1969	1145	4300	17	280	935	2804	264
32	003	0034.30	3499	88.11	677	1161	416	3083	13	208	1204	1475	183
32	003	0034.31	3210	90.47	622	1145	306	2904	10	129	834	1822	109
32	003	0035.00	3016	92.54	492	834	225	2791	5	111	1482	1105	88
32	003	0036.09	4968	57.77	1235	1795	2098	2870	18	224	593	1666	369
32	003	0036.10	6630	72.55	1476	1977	1820	4810	36	482	1155	2742	395
32	003	0036.13	7551	82.08	1611	2140	1353	6198	12	529	1996	3319	342
32	003	0036.15	3048	76.80	598	899	707	2341	13	204	719	1250	155
32	003	0036.16	5484	91.06	1100	1626	490	4994	18	209	1540	3043	184
32	003	0036.17	2102	93.43	340	466	138	1964	6	106	702	1089	61
32	003	0036.19	3829	59.21	1003	1118	1562	2267	9	586	730	641	301
32	003	0036.20	5717	61.36	1232	1591	2209	3508	16	726	1059	1250	457
32	003	0036.21	3241	24.47	988	1588	2448	793	8	296	243	160	86
32	003	0036.26	4267	71.74	1032	1196	1206	3061	20	474	846	1407	314
32	003	0036.27	5443	74.92	1499	1808	1365	4078	17	440	1599	1622	400
32	003	0036.30	6618	64.49	1418	2146	2350	4268	26	427	1056	2303	456
32	003	0036.31	4300	64.63	982	1207	1521	2779	13	441	865	1143	317
32	003	0036.32	3047	65.31	718	977	1057	1990	22	275	449	1025	219
32	003	0036.33	4006	69.15	1090	1300	1236	2770	16	299	650	1615	190
32	003	0036.34	4399	71.58	1117	1514	1250	3149	19	301	902	1634	293
32	003	0036.35	6115	69.04	1407	1756	1893	4222	12	461	961	2354	434
32	003	0036.36	2697	53.80	721	839	1246	1451	7	147	370	747	180
32	003	0036.37	4902	74.09	1026	1439	1270	3632	32	383	1292	1563	362
32	003	0036.38	4070	74.32	862	1171	1045	3025	12	349	947	1453	264
32	003	0036.39	4450	73.91	1042	1317	1161	3289	10	310	753	1924	292
32	003	0036.40	6351	79.80	1080	1526	1283	5068	8	457	2028	2226	349
32	003	0036.41	6738	80.20	1446	1893	1334	5404	10	605	2045	2327	417
32	003	0036.42	4194	89.46	865	1115	442	3752	1	361	1274	1907	209
32	003	0036.43	5406	82.33	1254	1730	955	4451	10	387	1548	2212	294
32	003	0036.44	5416	84.29	1252	1775	851	4565	21	449	1593	2189	313
32	003	0036.45	4205	72.72	818	1208	1147	3058	10	443	884	1452	269
32	003	0036.46	4695	70.37	1121	1510	1391	3304	11	252	1071	1735	235
32	003	0036.47	7022	71.39	1177	1584	2009	5013	14	867	1491	2163	478
32	003	0036.48	4297	74.35	1007	1154	1102	3195	15	364	1017	1493	306
32	003	0036.49	1867	79.81	632	651	377	1490	9	170	479	691	141
32	003	0036.50	4260	79.60	800	1019	869	3391	12	412	1109	1616	242
32	003	0036.51	5341	79.39	1146	1758	1101	4240	25	517	1321	1961	416
32	003	0036.52	4773	80.93	1097	1595	910	3863	14	404	1531	1580	334
32	003	0036.53	2499	75.87	532	660	603	1896	6	280	484	985	141
32	003	0036.54	3389	78.78	987	1020	719	2670	9	473	717	1174	297
32	003	0036.55	4978	70.69	1331	1660	1459	3519	21	326	935	1930	307
32	003	0036.56	3529	68.86	813	1158	1099	2430	4	259	912	1011	244
32	003	0036.57	2595	77.23	847	1097	591	2004	13	142	974	667	208

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32	003	0036.58	1289	69.28	164	200	396	893	11	264	225	307	86
32	003	0036.59	1741	67.32	413	508	569	1172	1	252	361	403	155
32	003	0036.60	4632	67.40	972	1135	1510	3122	16	798	849	1068	391
32	003	0036.61	3925	73.55	844	1004	1038	2887	3	325	1060	1142	357
32	003	0036.62	4708	50.49	1247	1511	2331	2377	14	556	492	865	450
32	003	0036.63	1613	56.17	284	391	707	906	7	184	276	322	117
32	003	0036.64	3549	63.06	703	1116	1311	2238	22	342	699	836	339
32	003	0036.65	4684	69.75	967	1453	1417	3267	9	476	1232	1172	378
32	003	0036.66	4564	60.74	879	1222	1792	2772	10	504	703	1208	347
32	003	0037.00	4126	94.06	583	1051	245	3881	15	143	1907	1605	211
32	003	0038.00	4943	88.69	819	1493	559	4384	22	76	1404	2723	159
32	003	0040.00	3304	93.04	711	869	230	3074	5	44	98	2888	39
32	003	0041.00	5609	91.48	1069	1347	478	5131	25	57	161	4798	90
32	003	0042.00	5207	91.51	948	1316	442	4765	13	70	245	4354	83
32	003	0043.01	1904	95.64	275	543	83	1821	6	18	101	1672	24
32	003	0043.02	7031	82.42	804	1075	1236	5795	12	73	1434	4234	42
32	003	0044.01	2850	92.74	614	765	207	2643	13	22	191	2371	46
32	003	0044.02	3772	93.93	729	994	229	3543	6	44	851	2519	123
32	003	0045.00	4875	93.62	842	1166	311	4564	14	101	447	3900	102
32	003	0046.01	5018	90.31	1075	1660	486	4532	6	108	1245	2987	186
32	003	0046.02	2996	91.49	516	758	255	2741	2	40	699	1934	66
32	003	0047.03	6209	87.50	1267	1697	776	5433	20	281	1660	3177	295
32	003	0047.07	3110	90.68	792	970	290	2820	19	92	346	2271	92
32	003	0047.09	5853	92.57	1414	1613	435	5418	23	152	975	4085	183
32	003	0047.10	7849	87.99	1461	2025	943	6906	24	239	1678	4625	340
32	003	0047.12	5891	78.09	1069	1676	1291	4600	40	123	1758	2330	349
32	003	0047.13	4714	85.49	916	1562	684	4030	29	97	1507	2206	191
32	003	0047.14	5865	88.97	1329	1595	647	5218	15	113	865	4053	172
32	003	0047.15	6285	87.37	1630	2135	794	5491	8	288	1181	3742	272
32	003	0047.16	3351	88.60	783	910	382	2969	3	78	530	2241	117
32	003	0047.17	3251	87.23	832	902	415	2836	1	96	164	2494	81
32	003	0049.07	3573	68.74	903	1092	1117	2456	8	430	254	1633	131
32	003	0049.10	2937	85.67	670	873	421	2516	12	281	142	1969	112
32	003	0049.11	4353	79.74	1115	1606	882	3471	19	311	742	2234	165
32	003	0049.12	6227	85.63	1227	1639	895	5332	10	324	694	4057	247
32	003	0049.14	2773	80.60	477	756	538	2235	2	137	125	1911	60
32	003	0049.15	3493	80.13	727	904	694	2799	9	109	184	2397	100
32	003	0049.16	2669	79.43	525	793	549	2120	11	64	182	1785	78
32	003	0049.17	3417	74.77	800	1005	862	2555	12	192	311	1842	198
32	003	0049.18	4250	73.58	831	1164	1123	3127	16	364	302	2278	167
32	003	0049.19	4425	75.57	1049	1361	1081	3344	7	500	316	2334	187
32	003	0049.20	5401	85.93	1238	1830	760	4641	23	304	631	3506	177
32	003	0049.21	6309	80.04	1190	2001	1259	5050	30	221	649	3884	266
32	003	0049.23	4135	80.73	1071	1377	797	3338	11	482	520	2097	228
32	003	0049.24	4174	78.87	924	1320	882	3292	17	260	349	2520	146

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32	003	0049.25	6245	83.33	1471	1866	1041	5204	30	752	555	3599	268
32	003	0049.26	4167	82.39	796	927	734	3433	22	571	310	2355	175
32	003	0050.05	4160	53.10	703	1987	1951	2209	27	279	611	1120	172
32	003	0050.06	4814	66.76	968	1640	1600	3214	37	209	1221	1466	281
32	003	0050.07	2506	59.38	733	1119	1018	1488	7	420	348	586	127
32	003	0050.10	6173	69.85	1136	2087	1861	4312	23	438	1205	2285	361
32	003	0050.11	3618	76.31	753	1103	857	2761	10	231	269	2082	169
32	003	0050.12	2998	64.78	660	923	1056	1942	9	333	186	1236	178
32	003	0050.13	4499	81.80	1052	1396	819	3680	8	714	441	2333	184
32	003	0050.14	5438	75.17	1185	1944	1350	4088	21	722	874	2115	356
32	003	0050.15	4895	66.17	1298	1862	1656	3239	12	1136	530	1318	243
32	003	0050.16	5767	67.24	1201	1894	1889	3878	9	702	539	2347	281
32	003	0050.17	7956	75.31	1688	2478	1964	5992	33	1744	997	2705	513
32	003	0051.02	4853	47.66	1306	2051	2540	2313	21	352	432	1182	326
32	003	0051.03	5165	51.35	1193	2114	2513	2652	23	386	612	1227	404
32	003	0051.04	3254	41.70	709	1271	1897	1357	8	222	239	697	191
32	003	0051.06	2989	47.01	824	1335	1584	1405	14	208	260	698	225
32	003	0051.07	4250	41.65	1234	1927	2480	1770	17	313	209	912	319
32	003	0051.08	4111	48.21	911	1849	2129	1982	8	480	315	866	313
32	003	0051.10	2324	58.18	557	1012	972	1352	5	290	302	590	165
32	003	0051.11	6549	56.73	1686	2462	2834	3715	25	638	742	1838	472
32	003	0051.12	3048	58.46	625	846	1266	1782	6	349	345	832	250
32	003	0051.13	3337	62.21	762	1253	1261	2076	37	555	314	908	262
32	003	0051.14	5149	65.02	1021	1837	1801	3348	23	579	879	1484	383
32	003	0051.15	2914	47.46	656	1123	1531	1383	9	364	164	595	251
32	003	0051.16	5691	50.75	1278	2094	2803	2888	12	833	391	1245	407
32	003	0052.00	4016	43.95	734	1488	2251	1765	31	168	259	1042	265
32	003	0053.11	2669	52.08	693	1094	1279	1390	0	333	241	628	188
32	003	0053.12	2639	46.68	740	1068	1407	1232	7	274	177	569	205
32	003	0053.13	6280	44.30	1383	2082	3498	2782	47	609	373	1244	509
32	003	0053.14	2601	35.37	891	1104	1681	920	13	145	131	486	145
32	003	0053.16	4057	44.20	1038	1559	2264	1793	10	318	291	881	293
32	003	0053.17	5425	40.18	1195	2407	3245	2180	13	575	379	848	365
32	003	0053.18	3032	35.22	791	1337	1964	1068	7	318	215	350	178
32	003	0053.19	2714	44.47	868	1206	1507	1207	10	321	127	560	189
32	003	0053.20	2804	42.37	630	1135	1616	1188	15	184	183	600	206
32	003	0053.21	3583	37.09	897	1274	2254	1329	11	307	158	627	226
32	003	0053.22	1580	35.25	408	552	1023	557	6	193	69	175	114
32	003	0053.33	3150	35.37	930	1480	2036	1114	10	319	89	460	236
32	003	0053.35	4600	28.15	1234	1661	3305	1295	35	156	94	756	254
32	003	0053.36	4050	40.77	1162	1729	2399	1651	42	165	340	842	262
32	003	0053.37	3142	28.74	1016	1246	2239	903	7	273	81	386	156
32	003	0053.38	1911	12.30	486	1277	1676	235	8	57	39	95	36
32	003	0053.41	2323	34.87	675	829	1513	810	19	74	90	485	142
32	003	0053.42	3060	30.10	854	1165	2139	921	18	79	92	554	178

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32	003	0053.43	6083	38.09	1465	2006	3766	2317	26	429	338	1034	490
32	003	0053.46	5661	52.22	1240	2482	2705	2956	12	1040	508	951	445
32	003	0053.47	7250	45.34	1587	2422	3963	3287	27	1136	490	1032	602
32	003	0053.48	5631	39.23	1625	2038	3422	2209	10	850	227	666	456
32	003	0053.49	4697	39.73	1241	1764	2831	1866	17	599	214	679	357
32	003	0053.50	3806	36.15	1015	1414	2430	1376	10	501	132	469	264
32	003	0053.51	5589	44.28	940	2148	3114	2475	5	685	330	1022	433
32	003	0053.52	4071	35.49	1109	1585	2626	1445	13	470	156	515	291
32	003	0053.53	5340	46.85	1336	2333	2838	2502	25	592	496	973	416
32	003	0053.54	6369	45.45	1809	2566	3474	2895	39	698	425	1273	460
32	003	0053.55	5770	33.40	1339	2114	3843	1927	13	615	268	704	327
32	003	0053.56	2858	34.32	816	985	1877	981	4	403	110	289	175
32	003	0053.58	3576	31.57	753	898	2447	1129	12	187	91	592	247
32	003	0053.60	4925	35.55	1383	2154	3174	1751	26	194	293	881	357
32	003	0053.61	4446	27.85	1094	1535	3208	1238	9	202	143	595	289
32	003	0053.62	3909	31.01	704	869	2697	1212	0	214	102	653	243
32	003	0053.63	2317	54.90	364	875	1045	1272	4	223	344	508	193
32	003	0053.64	6571	43.84	1597	2278	3690	2881	21	737	437	1201	485
32	003	0053.65	3720	38.17	935	1263	2300	1420	4	496	141	469	310
32	003	0053.66	3961	30.80	902	1545	2741	1220	11	247	170	526	266
32	003	0054.21	3642	47.89	702	1148	1898	1744	57	122	508	810	247
32	003	0054.22	4344	48.43	1201	1545	2240	2104	37	136	333	1332	266
32	003	0054.23	4581	53.15	973	1831	2146	2435	24	204	694	1167	346
32	003	0054.32	5574	32.31	1502	2098	3773	1801	26	252	215	955	353
32	003	0054.33	5623	31.16	1128	2025	3871	1752	44	202	187	996	323
32	003	0054.34	5165	35.93	1378	1806	3309	1856	23	270	210	966	387
32	003	0054.35	3952	31.65	915	1447	2701	1251	20	250	120	593	268
32	003	0054.37	5060	30.22	1176	2036	3531	1529	11	422	264	585	247
32	003	0054.38	3008	54.45	515	1115	1370	1638	10	120	456	821	231
32	003	0054.39	4013	57.06	922	1323	1723	2290	40	185	392	1396	277
32	003	0054.40	6744	58.70	1274	2004	2785	3959	28	601	1085	1709	536
32	003	0054.41	7148	43.97	1768	2491	4005	3143	25	879	509	1190	540
32	003	0054.42	4561	50.27	672	816	2268	2293	12	706	339	937	299
32	003	0055.01	4441	14.75	1096	2093	3786	655	18	77	68	317	175
32	003	0055.02	4245	15.08	1246	1730	3605	640	22	52	17	346	203
32	003	0055.03	2874	19.97	809	1314	2300	574	19	52	27	339	137
32	003	0055.04	3325	19.13	1013	1419	2689	636	18	54	42	354	168
32	003	0056.07	4007	47.97	1022	1461	2085	1922	33	62	38	1641	148
32	003	0056.12	1410	19.08	428	721	1141	269	10	14	13	173	59
32	003	0056.13	4100	14.95	1176	1440	3487	613	22	30	4	378	179
32	003	0056.14	2542	50.04	570	964	1270	1272	37	70	28	1064	73
32	003	0056.15	1752	25.68	530	733	1302	450	1	27	20	367	35
32	003	0057.02	3398	30.49	682	1598	2362	1036	45	111	187	511	182
32	003	0057.03	1615	39.20	186	599	982	633	11	109	212	231	70
32	003	0057.04	1922	33.09	545	1166	1286	636	13	40	117	336	130

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
32	003	0057.05	3607	27.97	782	1674	2598	1009	22	109	89	615	174
32	003	0057.11	4549	35.63	1289	1424	2928	1621	11	546	110	649	305
32	003	0057.13	6765	32.30	1913	2676	4580	2185	21	723	266	783	392
32	003	0057.15	4422	27.05	1543	2034	3226	1196	10	597	75	321	193
32	003	0057.16	3626	26.75	1791	2456	2656	970	8	603	132	129	98
32	003	0057.17	7006	38.44	1663	2675	4313	2693	11	894	323	958	507
32	003	0057.18	2170	37.74	729	938	1351	819	12	297	108	261	141
32	003	0057.19	5364	45.34	845	1110	2932	2432	11	782	274	933	432
32	003	0057.20	3779	47.84	438	566	1971	1808	8	659	245	603	293
32	003	0057.21	2878	22.59	1082	1737	2228	650	5	379	81	114	71
32	003	0057.22	3105	19.42	944	1667	2502	603	5	326	89	108	75
32	003	0058.03	4606	43.07	1340	1992	2622	1984	11	549	286	831	307
32	003	0058.04	4690	44.54	918	1968	2601	2089	11	559	372	800	347
32	003	0058.05	3369	41.59	847	1326	1968	1401	6	350	253	606	186
32	003	0058.06	4250	43.53	1055	1803	2400	1850	9	435	387	761	258
32	003	0058.07	4402	45.80	1111	1526	2386	2016	11	473	467	751	314
32	003	0058.08	3452	40.93	813	1435	2039	1413	15	286	297	602	213
32	003	0058.09	4308	50.58	815	1917	2129	2179	7	467	429	964	312
32	003	0058.13	4474	62.99	1161	1915	1656	2818	16	858	701	948	295
32	003	0058.18	6118	61.46	219	308	2358	3760	42	176	2017	1424	101
32	003	0058.22	5506	44.10	1555	1920	3078	2428	12	1059	165	790	402
32	003	0058.24	3693	37.37	1100	1554	2313	1380	11	539	111	467	252
32	003	0058.25	5475	56.47	1140	2711	2383	3092	12	862	756	1084	378
32	003	0058.26	3996	57.03	942	1546	1717	2279	10	957	439	653	220
32	003	0058.28	9551	58.53	2192	3237	3961	5590	20	2261	638	1868	803
32	003	0058.29	6867	61.89	1924	2617	2617	4250	30	1533	674	1459	554
32	003	0058.30	4588	59.33	973	1643	1866	2722	22	1082	397	913	308
32	003	0058.31	6166	56.58	1369	1887	2677	3489	13	1432	387	1120	537
32	003	0058.34	3291	58.16	794	990	1377	1914	6	803	360	542	203
32	003	0058.35	4213	53.79	1104	1432	1947	2266	12	849	327	724	354
32	003	0058.36	3787	51.39	942	1593	1841	1946	12	564	288	771	311
32	003	0058.37	4747	49.91	1390	1825	2378	2369	16	750	408	827	368
32	003	0058.39	8128	51.70	1604	2140	3926	4202	22	1720	489	1277	694
32	003	0058.41	6075	35.64	1454	2395	3910	2165	14	999	191	598	363
32	003	0058.42	3418	32.36	815	1046	2312	1106	6	486	79	340	195
32	003	0058.43	3261	40.14	649	1240	1952	1309	6	533	189	383	198
32	003	0058.44	6310	38.34	1616	2710	3891	2419	18	742	358	881	420
32	003	0058.45	4170	36.98	850	1588	2628	1542	8	562	217	534	221
32	003	0058.46	6284	31.76	1970	2842	4288	1996	8	996	208	509	275
32	003	0058.47	4267	54.18	561	1284	1955	2312	12	752	474	786	288
32	003	0058.48	4010	60.90	978	1611	1568	2442	14	573	667	860	328
32	003	0058.49	4027	61.73	960	1411	1541	2486	20	803	645	788	230
32	003	0058.50	4929	63.89	1147	1466	1780	3149	9	1479	463	881	317
32	003	0058.52	5785	53.78	1512	2377	2674	3111	15	1256	445	939	456
32	003	0058.55	7620	59.78	1850	2662	3065	4555	17	2198	527	1200	613



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/Hawaiian/Pacific Islander Population	Black Population	Hispanic Population	Other Population/Two or More Races
32	003	0058.56	5248	65.55	1320	1761	1808	3440	10	1847	524	684	375
32	003	0058.57	6553	65.83	1347	1667	2239	4314	25	1542	696	1525	526
32	003	0058.58	11099	56.39	2410	3183	4840	6259	33	2417	688	2183	938
32	003	0058.59	4068	64.87	825	1525	1429	2639	20	758	652	901	308
32	003	0058.60	10707	60.92	1971	3574	4184	6523	17	2725	1118	1877	786
32	003	0058.61	1621	55.34	491	577	724	897	5	268	122	388	114
32	003	0058.62	5982	61.20	1381	2086	2321	3661	27	1305	603	1149	577
32	003	0058.63	2746	66.10	775	956	931	1815	7	748	330	537	193
32	003	0058.64	6774	62.81	1174	2139	2519	4255	15	1892	704	1158	486
32	003	0058.65	6060	71.57	1210	1472	1723	4337	7	2130	574	1107	519
32	003	0058.66	6863	65.63	1615	1845	2359	4504	31	1831	557	1503	582
32	003	0058.67	5811	56.17	1378	1850	2547	3264	13	1177	399	1201	474
32	003	0058.68	5248	61.45	1115	1537	2023	3225	18	1523	305	1000	379
32	003	0058.69	3721	65.49	844	1428	1284	2437	22	898	468	768	281
32	003	0058.70	3270	66.36	971	1216	1100	2170	2	737	444	673	314
32	003	0058.71	2297	55.03	479	816	1033	1264	9	342	262	504	147
32	003	0058.72	7482	39.71	1394	1555	4511	2971	6	1521	239	710	495
32	003	0058.73	4984	36.34	1225	1748	3173	1811	8	800	129	529	345
32	003	0058.74	5063	57.04	1315	1706	2175	2888	20	1231	532	843	262
32	003	0058.75	3328	55.71	883	1197	1474	1854	10	632	453	534	225
32	003	0058.76	1828	31.07	454	887	1260	568	13	43	25	409	78
32	003	0058.77	7499	60.89	1429	2179	2933	4566	12	1938	571	1411	634
32	003	0059.02	1359	48.42	325	414	701	658	193	18	8	387	52
32	003	0059.03	3631	16.85	778	1441	3019	612	15	78	27	373	119
32	003	0059.04	4149	10.29	1421	1797	3722	427	14	62	28	213	110
32	003	0059.05	2541	18.97	712	1155	2059	482	14	53	45	294	76
32	003	0060.01	9453	65.86	1496	2332	3227	6226	58	529	3202	1700	737
32	003	0061.03	3242	69.77	693	1283	980	2262	25	130	630	1245	232
32	003	0061.04	5142	73.14	1088	1501	1381	3761	16	1111	320	2059	255
32	003	0062.01	4577	80.99	858	1354	870	3707	8	130	760	2625	184
32	003	0062.02	4269	72.83	842	1343	1160	3109	25	173	304	2444	163
32	003	0062.03	3084	72.54	706	906	847	2237	12	117	217	1771	120
32	003	0062.04	4985	81.06	1222	1519	944	4041	17	232	525	3051	216
32	003	0067.00	1698	38.52	145	673	1044	654	0	265	110	178	101
32	003	0068.00	4778	81.48	992	1814	885	3893	29	437	691	2506	230
32	003	0069.00	1670	43.05	337	761	951	719	13	133	90	376	107
32	003	0071.00	3191	87.43	684	960	401	2790	20	52	202	2436	80
32	003	0072.00	4924	76.36	1234	1766	1164	3760	19	169	1043	2241	288
32	003	0075.00	1194	24.20	298	426	905	289	44	32	47	116	50
32	003	0076.00	4067	29.11	1061	1283	2883	1184	14	56	42	873	199
32	003	0078.01	1626	58.67	329	528	672	954	18	53	482	273	128
32	003	0078.02	632	54.91	0	0	285	347	6	39	137	114	51
32	003	0079.00	3487	54.20	467	2388	1597	1890	20	298	660	693	219

# **List of Branches and Branches Opened and Closed**

A list of the institution's branches, branches opened and closed during the current and each of the prior two calendar years, and their street addresses and census tracts

Main Office and Main Branch located at:

4350 LA JOLLA VILLAGE DR, STE 140

SAN DIEGO, CA 92122

Census Tract: 0083.39

Tract Income Level: Middle

Las Vegas Branch located at:

9205 WEST RUSSELL RD, STE 400

LAS VEGAS, NV 89148

Census Tract: 0058.60

Tract Income Level: Middle

**Axos Bank®**  
**Branches Opened and Closed**  
**2022-2024**

ASSESSMENT AREA	NAME	BRANCH TYPE	ADDRESS	CITY	STATE	ZIP	ACTION DATE	ACTION	MSA/MD	STATE CODE	COUNTY CODE	CENSUS TRACT	INCOME LEVEL
SAN DIEGO, CA	MAIN BRANCH	TRADITIONAL	4350 LA JOLLA VILLAGE DR, STE 140	SAN DIEGO	CA	92122	7/4/2000	OPENED	41740	06	032	0083.39	MIDDLE
LAS VEGAS, NV	LAS VEGAS BRANCH	TRADITIONAL	9205 W RUSSELL RD, STE 400	LAS VEGAS	NV	89148	3/1/2017	RELOCATION	29820	32	003	0058.60	MIDDLE



2024 FFIEC Geocode Census Report

Address: 4350 La Jolla Village Dr, San Diego, California, 92122  
 MSA: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA  
 State: 06 - CALIFORNIA  
 County: 073 - SAN DIEGO COUNTY  
 Tract Code: 0083.39

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$119,500
2024 Estimated Tract Median Family Income	\$124,184
2020 Tract Median Family Income	\$99,375
Tract Median Family Income %	103.92
Tract Population	1886
Tract Minority %	60.18
Tract Minority Population	1135
Owner-Occupied Units	137
1- to 4- Family Units	308

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$95,623
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$119,500
% below Poverty Line	39.72
Tract Median Family Income %	103.92
2020 Tract Median Family Income	\$99,375
2024 Estimated Tract Median Family Income	\$124,184
2020 Tract Median Household Income	\$63,026

Census Population Information

Tract Population	1886
Tract Minority %	60.18
Number of Families	254
Number of Households	786
Non-Hispanic White Population	751
Tract Minority Population	1135
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	660
Black Population	35
Hispanic Population	281
Other/Two or More Races Population	159

Census Housing Information

Total Housing Units	834
1- to 4- Family Units	308
Median House Age (Years)	41
Owner-Occupied Units	137
Renter Occupied Units	649
Owner Occupied 1- to 4- Family Units	102
Inside Principal City?	YES
Vacant Units	48



2024 FFIEC Geocode Census Report

Address: 9205 W Russell Rd, Las Vegas, Nevada, 89148  
 MSA: 29820 - LAS VEGAS-HENDERSON-NORTH LAS VEGAS, NV  
 State: 32 - NEVADA  
 County: 003 - CLARK COUNTY  
 Tract Code: 0058.60

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,800
2024 Estimated Tract Median Family Income	\$92,647
2020 Tract Median Family Income	\$75,870
Tract Median Family Income %	105.52
Tract Population	10707
Tract Minority %	60.92
Tract Minority Population	6523
Owner-Occupied Units	1763
1- to 4- Family Units	2749

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$71,896
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,800
% below Poverty Line	7.81
Tract Median Family Income %	105.52
2020 Tract Median Family Income	\$75,870
2024 Estimated Tract Median Family Income	\$92,647
2020 Tract Median Household Income	\$75,262

Census Population Information

Tract Population	10707
Tract Minority %	60.92
Number of Families	1971
Number of Households	3574
Non-Hispanic White Population	4184
Tract Minority Population	6523
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	2725
Black Population	1118
Hispanic Population	1877
Other/Two or More Races Population	786

Census Housing Information

Total Housing Units	4034
1- to 4- Family Units	2749
Median House Age (Years)	11
Owner-Occupied Units	1763
Renter Occupied Units	1811
Owner Occupied 1- to 4- Family Units	1698
Inside Principal City?	NO
Vacant Units	460

# List of Services

A list of services (loan and deposit products and transaction fees generally offered, and hours of operation at the institution's branches), including a description of any material differences in the availability or cost of services among the branches

# LIST OF SERVICES

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**Axos Bank®**  
**Hours of Operation**

ASSESSMENT AREA	NAME	BRANCH TYPE	ADDRESS	CITY	STATE	ZIP	ATM	MSA/MD	STATE CODE	COUNTY CODE	CENSUS TRACT	INCOME LEVEL	Hours of Operation
SAN DIEGO, CA	MAIN BRANCH	TRADITIONAL	4350 LA JOLLA VILLAGE DR, STE 140	SAN DIEGO	CA	92122	Y	41740	06	032	0083.39	MIDDLE	9 AM TO 5 PM PT MON-FRI
LAS VEGAS, NV	LAS VEGAS BRANCH	TRADITIONAL	9205 W RUSSELL RD, STE 400	LAS VEGAS	NV	89148	N	29820	32	003	0058.60	MIDDLE	9 AM TO 5 PM PT MON-FRI



**Personal Deposit Account Agreement  
and  
Schedule of Fees**

**Effective: January 10, 2025**

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## Agreement for Your Account

Welcome and thank you for selecting Axos Bank® for your banking needs.

This Disclosure and Agreements (“Agreement”) explains important terms and conditions which govern your account(s) with us. This agreement governs personal Deposit Accounts identified in this Agreement at Axos Bank (the “Bank”). By opening or maintaining a checking, savings or certificate of deposit (CD) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. Your checking, savings, or certificate of deposit (CD) account is located at the Bank’s headquarters in San Diego, CA.

This Agreement is periodically revised, amended, or added to, and always available electronically for your reference at [www.axosbank.com](http://www.axosbank.com). Please read this Agreement carefully and keep it with your banking records for future reference.

This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank’s Website. This Agreement includes the following disclosures applicable to the Bank’s personal deposit accounts that the Bank has provided to you (1) Account features, (2) Privacy Policy, (3) Electronic Funds Transfer Services, (4) Online Banking and Bill Payment Services (5) Funds Availability Policy, (6) Substitute Checks and Your Rights, and (7) any additional disclosures regarding your account(s) that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the [Schedule of Fees herein](#) and on the Bank’s website.

The securities and non-deposit investment products referred to in this Agreement (i.e. self-directed trading and managed account products) are offered by affiliates of the Bank (Axos Invest LLC, Member FINRA/SIPC, and Axos Invest, Inc., a SEC-registered investment adviser). While these accounts may be used as related accounts for preferred rates, deposits in the affiliate’s accounts are not subject to this Agreement. Please note, securities and other non-deposit investment products and services are not deposits, obligations of or guaranteed by the Bank, are not insured by the FDIC or any governmental agency, and are subject to investment risk including possible loss of the principal invested.

### Account Funding

You agree to fund your account within 30 days of account opening, or we may close the account.

### Changes to This Agreement

We may change this Agreement at any time without prior notice unless prohibited by law. Changes may include deleting or modifying existing terms or rates or the addition of a new term or fee not otherwise contemplated when you opened your account, including new terms regarding how we will resolve preexisting or future disputes, whether informally, by litigating in specified courts or under specified rules, or through alternative dispute resolution, such as binding arbitration. We may convert existing accounts and services into new accounts and services or discontinue accounts or services. If a change to this Agreement is material and adverse to you, we will give you reasonable notice in writing or by any method permitted by law. For example, unless otherwise required by law, a notice of the changes or a copy of the revised Agreement (or a link to review it) may be sent to you at the mailing or email address on file with your account, via other electronic means, or included in a message on the statement for one of your accounts. Any changes will take effect immediately, unless stated otherwise in any notice we provide to you. We may, but do not have to, notify you of changes that we make for security reasons or that we believe are either beneficial or not adverse to you. You are not required to agree to changes in terms that are materially adverse to you. If you wish to reject a change, you must close your accounts before the effective date of the change. There is no penalty or fee for closing an account in order to reject a change in terms. If we have notified you of a change and you continue to use or maintain your account after the effective date of the change, you have agreed to the new terms.

When we change this Agreement, the then-current version of this Agreement supersedes all prior versions and governs your account. For the sake of clarity, nothing contained in this section shall affect the Bank’s ability to close your account for any reason or without cause in accordance with the section below, entitled “Closing an Account.”

### Closing an Account

You agree to notify us of your intention to close your Deposit Account, and we reserve the right to request that your notice be in writing that affirmatively acknowledges that closing the account could affect your receipt of Financial Services. After a Deposit Account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. You agree to hold us harmless for refusing to honor any check, item or other debit on a closed account.

For security reasons, we may close your Deposit Account and require you to open a new account if there is a change in authorized signers, there has been a forgery or fraud reported or committed involving your Deposit Account, any Deposit Account checks are lost or stolen, you have too many transfers from a Deposit Account that has transaction limitations, or you have violated any other provision of an agreement you have with us.

The Bank reserves the right to close your account for any reason or without cause. We need not advise you of the reason for taking this action. The Bank need not give advance notice of any closure. After an account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. If your account is closed by the Bank, it may issue a single Cashier’s Check for the account balance payable to accountholder and may mail or deliver that check



to the accountholder, subject to any right the Bank may have under any agreement covering the account or the Bank's right of setoff.

#### Compliance with Laws and Regulations

When you do business with us, you agree to all applicable laws, regulations or ordinances, and orders of governmental and governing authorities, including federal and state privacy laws and anti-money laundering laws. You agree not to use your account or services for any unlawful purpose, including unlawful internet gambling.

#### Financial Information

You agree to provide us accurate and complete financial and other information we request in connection with a Deposit Account or Overdraft Account and the Banking Documents. Information concerning a Deposit Account or Overdraft Account may be reported to credit reporting agencies and will be made available when requested by proper legal process.

#### General Use of Credit File Information

You certify as to the accuracy of the information you provide to us and authorize Axos Bank's affiliated consumer reporting agency/agencies to access your credit file to facilitate the processing of your application for Axos Bank financial products and to authenticate your identity for legal and regulatory compliance purposes. You understand that you may be asked questions based on the information in your credit file as part of this process. You also understand that Axos Bank may review your credit history and past banking relationships.

#### Governing Law

This Agreement is governed by federal law and, when applicable, the laws of the State of California.

To the fullest extent permissible by applicable laws, in any legal action, arbitration or claim between you and the Bank, the prevailing party shall be entitled to recover costs and reasonable attorney's fees.

#### Information You Give Us

When you open an account with us, you give us information about yourself and confirm that it is correct. We enter the information into our records. We will rely on that information until you notify us of a change and we have a reasonable time to act on the new information.

#### Personal Information at Account Opening

Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each person or business that opens an account. When you apply for a personal account, we will ask for your legal name, residential address, date of birth and Social Security Number (SSN). We will require one or more forms of unexpired photo identification. We may validate the information you provide to us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded. When you apply for a business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity. We may validate the information you provide to us to ensure we have a reasonable belief of your identity and your business. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded.

#### Service Charges

You agree to pay the charges as shown on the Schedule of Fees herein. As these charges are incurred, we will deduct the charges directly from the Deposit Account balance. We will not be liable for dishonor of your items or other debits resulting from our deduction of any charges as authorized by the Banking Documents.

#### Statements

You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your checking account daily through the Website. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized. Daily transactions accumulate for a period of one month. You must review and verify your account transactions as if your transaction history shown on the website was a traditional periodic statement.

**Check Safekeeping.** Copies of your checks and other Items paid from your Deposit Account will be held by us instead of returned to you. An image of the front and back of the checks you write and are presented for payment will be deemed to be made available to you no later than the day after the items are presented to us for payment. We will keep the image copies of the front and back for seven (7) years. We will provide copies of Items upon written or e-mail request. We will assess a fee for providing such copies. See Schedule of Fees located herein.

**Bank's Duty of Care.** In accordance with reasonable banking standards, most checks and other Items presented to us for payment are processed through automated processing and, except in limited circumstances and subject to such reasonable sampling procedures as we establish at our discretion, most Items are not individually examined to verify your signature or that the Item is otherwise properly payable. You agree that we act within reasonable banking standards by processing most checks and other Items through automated processing systems.





### Telephone Calls: Calling, Monitoring and Recording

For our mutual protection, and to enable us to provide better service to you, we may monitor and/or tape-record any of our telephone conversations.

### E- Sign Disclosure and Consent

When applying for a Deposit Account or Loan with Axos Bank, also known as UFB Direct, you will be asked to give your consent for the Bank to provide disclosures, notices, amendments or changes to this Agreement, communications and information to you electronically rather than paper form and agree to sign documents electronically, we will accept your electronic signature as though it were your handwritten signature.

The Disclosure and Consent Regarding Electronic (eSign) Signatures and Communications (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your new Deposit Account or your loan transaction (the "Loan") pending with the Bank ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Deposit Account or Loan in an electronic form. We will sometimes use the words "Electronic Records" as a short way to refer to the communications and information that we may provide electronically. Before you decide whether or not you wish to give your consent to receiving Electronic Records, you should read and consider the following information.

If you agree to provide your consent, click/check the "I Agree" button or sign at the bottom of the acknowledgement. The statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about Electronic Records that are not answered, you can contact us as follows:

For loan questions, you may call us toll free at 1-844-773-0647 or email us at [AxosMortgages@axosbank.com](mailto:AxosMortgages@axosbank.com).

For deposit account questions, you may call us toll free at 1-877-247-8002.

For questions regarding any account type, log into online banking and send us a secure message, or write to us at:

#### **Axos Bank**

Corporate Headquarters

4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122

Types of Disclosures and Notices that will be provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Fair Credit Reporting Act, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, amendments and changes to agreements, disclosures, and notices that we wish to provide you in connection with the Deposit Account or Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

For Online Banking Services the Disclosures may include your periodic Account Statement (As part of the monthly account statement, you will receive information about your account), other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you and Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

Your Right to Receive Paper Copies of the Disclosures. You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you should also print all disclosures and legal documents.

Your Right To Withdraw Your Consent. You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described below.

Scope of Your Consent. Your Consent applies only to your electronic receipt of Disclosures and legal documents in connection with the origination, closing and servicing of the Loan or deposit account. Your Consent does not apply to other transactions that you may wish to enter into with us.

To Withdraw your Consent all you need to do is contact us using one of the Contacts described above.

What records will you provide to me electronically? If you consent, you will receive electronic records that relate to our online banking services. These will include the following types of documents:

- Your monthly account statement, if applicable. (As part of the monthly account statement, you will receive information about your account).
- Other periodic or special notices (error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you.
- Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

[Do I have an option to regularly receive these records in non-electronic form?](#) After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by contacting us using one of the Contacts described above. The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

[Can I get a copy of the records in non-electronic form if a special need arises?](#) At your request, we can prepare a paper-based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper-based copy, you can request it by contacting us. Please refer to the Schedule of Fees herein for any costs associated with this service.

[If I consent to electronic records now, and change my mind, what can I do and what are the consequences?](#) You can change your mind, and withdraw your consent, at any time, and provide notification to us at the contact information above requesting paper statements and documents be provided to you. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

[Change of your designated E-Mail Address.](#) If you change your designated e-mail address, you must notify the Bank to ensure continued delivery of electronic records.

[Are there any hardware or software requirements for me to access or retain the electronic records?](#) You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need an internet connection; a Current Version of Internet Explorer, Chrome, Safari, or Firefox; [an active e-mail account and related software for accessing the email account](#); a Current Version of a program that accurately reads and displays PDF files; and a device with an operating system capable of supporting previous items. Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

[How will the electronic records be provided to me?](#) All Disclosures are available on the Bank's Website and can be accessed by clicking on the "Disclosures" tab. Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the online banking service on our Website. Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the online banking service on our Website, at [www.axosbank.com](http://www.axosbank.com) and will be available to you, for at least 2 years following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the online banking service of the Bank's Website.

[Are there other special requirements for electronic records?](#) You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that you store them in a secure environment.

## **Privacy Policy**

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution.



The following Privacy Policy explains how we use and protect the information about our customers. We ask that you read it carefully. [Privacy Policy](#)

## General Banking Information and Terms

### Accepting Deposits

You authorize us to accept items for deposit to your deposit account if they are made payable to you. You also authorize us to deposit to your account wire transfers and other forms of credit (such as direct deposits or other automated clearinghouse entries) received for your benefit. All deposits are accepted and processed at our San Diego, CA facility.

### Account Ownership

The bank may rely solely on its records to determine the form of ownership of your account. The bank may presume that any person named in addition to you in its records for your account owns the funds in your account as a co-owner. Account ownership is non transferrable.

### ACH New Account Funding

ACH Funding will be posted upon final credit from the external bank; typically, 2 - 3 business days after the new account is opened.

### Annual Percentage Yield (APY)

APY is the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period in a leap year), and is expressed as a percentage.

### Available Balance

Available Balance is the amount of funds available for withdrawal and authorizing transactions. Your Available Balance may be different than your ledger Balance or Collected Balance. The Available Balance is reduced from the Collected Balance by 1) the amount of pending transactions, such as a point-of-sale transaction (i.e., debit-card transactions made over a credit-card network); 2) funds on hold in accordance with our Funds Availability Policy; 3) our receipt of notice that a transaction will be presented or returned; 4) our receipt of legal process relating to your account; or 5) your use of your account as a security for a loan.

### Average Daily Balance

Average daily balance is determined by taking the end-of-day balance in the account for each day in the statement period, add those balances together, and then divide by the number of days in the statement period.

### Business Days

Our Business Days are Monday through Friday, excluding federal holidays.

### Cash Deposits

Please do not send cash deposits. In the event that cash deposits are received by the Bank, you agree that the Bank's determination of the amount of the deposit will be conclusive. The Bank is not liable for any deposits, including cash, lost in the mail.

### Check Forms and Special Conditions

We require you to use a check printer that meets technical standards for checks that are acceptable to us and the Federal Reserve Bank System. We reserve the right to disregard any information on the check other than the drawer's signature, the payee, the amount, any magnetically-encoded information at the bottom of the check, and endorsements on the reverse side of the check unless we have previously agreed to do so in writing. For example, we will not be liable for any damages because we pay an Item which contained any conditional statement or restriction such as "Void after 90 days", "Void over \$100", "Payment in Full", or "Two Signatures Required". We will adhere to such conditional statements only if you notify us of the statements before the Item is presented and we have specifically agreed in writing to honor such conditional payment restrictions. If an Item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the Item, you will be responsible for any cost and liabilities associated with such return or delay.

### Collected Balance

Collected Balance is the Ledger Balance minus the amount of any deposits for which we have not received provisional credit from the bank of account or are on hold pursuant to our Funds Availability Policy. Your Collected Balance may be different than your Available Balance.

### Converting Checks to Electronic Debits

Some businesses convert checks that you give them into electronic debits, sometimes referred to as an electronic check. When we receive the electronic debit, we charge your account immediately after the business enters the transaction, so you may have a reduced right to stop payment and may incur an overdraft if you do not have sufficient funds in your account to cover the amount of the check at the time you write the check or authorize the transaction. Since the check is not sent to us, we do not have a copy of your check. We list these electronic debits on your account statement. If the business uses your check to initiate an electronic debit at the point of sale, the business should give you notice of the conversion and return the voided check to you. You should treat the voided check with care because someone else who obtains possession of it could use the information to

initiate additional debits against your account. Please note that when a merchant converts a check to an electronic debit it may retry the transaction with us up to two additional times if the initial transaction is returned for non-sufficient funds. We treat these as separate transactions that may be subject to a fee each time they are presented when you have non-sufficient funds (meaning the transaction exceeds your available balance plus an overdraft protection).

#### Death or Incompetence

You agree to notify us promptly if any owner or authorized signor on your account dies or is declared incompetent by a court. Until we receive a notice of death or incompetency, we may act with respect to any account or service as if all owners, signers or other persons are alive and competent and we will not be liable for any actions or inactions taken on that basis. If you give us instructions regarding your account, and you or another owner of the account subsequently dies or is declared incompetent, we may act on the instructions unless we receive written notice of death or competency prior to honoring such instructions.

When we receive a notice that an owner has died or been declared incompetent, we may place a hold on your account and refuse to accept deposits or permit withdrawals. We may hold any funds in your account until we know the identity of the successor. If a deposit including salary, pension, Social Security and Supplemental Security Income (SSI) – payable to deceased owner is credited to the account after the date the deceased owner died, we may debit the account for the deposit and return it to the payer.

#### Demand Drafts and Remotely Created Checks

If you deposit a demand draft or remotely created check (an unsigned draft or preauthorized draft) into your account, you warrant and guarantee that the draft or remotely created check is authorized according to the terms on its face by the person(s) identified as the drawer. You agree to indemnify us from all loss, expense and liability related to a claim that such check or draft was not authorized by the persons on whose account it was drawn on.

#### Endorsements

You authorize us to supply any missing endorsements if items are made payable to you or your order and you have not endorsed them. You warrant that all endorsements on items deposited to your account are genuine. Endorsements must be placed only in the area so designated on the back of an item.

#### Facsimile Signatures

If you use any form of facsimile signature in connection with the Deposit Account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a form we require. When you use a facsimile signature or other form of automated signature device in connection with the Deposit Account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that no facsimile signature we have been authorized to honor may be considered a forgery or an unauthorized signature, and that such facsimile or automated signature shall be effective as your signature or endorsement, whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorneys' fees) you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or automated signature or the device by which it is affixed.

#### Foreign Items and Foreign Currency

A foreign item is a check or other item in any currency (including United States dollars) that is drawn on a bank or branch located outside of the United States. A foreign currency is any currency other than United States dollars. Some foreign items are payable in United States dollars.

#### "Freezing" Your Account

If we decide to close your account, we may freeze it. If we do this, we may in our discretion either accept or return deposits, checks and other items that we may receive after we freeze your account without being liable to you. If at any time we believe that your account may be subject to irregular, unauthorized, fraudulent or illegal activity, we may, in our discretion, freeze the funds in the account and in other accounts you maintain with us, without liability to you, until such time we can complete our investigation of the account and transactions. If we do freeze the funds in your account, we will provide you with a notice. We may not provide this notice to you prior to freezing the account if we believe that such notice could result in a security risk to us or the owner of the funds in the account.

#### Ledger Balance

Ledger Balance is the aggregate amount of funds in an account according to our records, and includes electronic credits and all cash and check deposits, even if we have not yet received credit for some or all of the deposited checks from the bank of account. Your Ledger Balance may be different than your Available Balance or Collected Balance.

#### Legal Process

Legal process includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture or other similar order. We may accept and comply with legal process that we reasonably believe to be valid that is served in person, by mail, by facsimile transmission, or by other means. You may have rights to contest such process on your own behalf under applicable law; the Bank has no obligation to ascertain or assert such rights. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs

in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not required to, send a notice to you of the legal process. The Bank will not pay interest on any funds that are held pursuant to legal process. You understand and agree that the Bank will not be liable for dishonoring checks, drafts, or other items because of non-sufficient funds in your account due to a hold or freeze placed on your account or resulting from levies, garnishments, lien claims, or other legal processes. If the legal process directs us to release information about one or more, but not all, accounts reported on a combined statement, we may release the combined statement. If the legal process directs us to release information only from a certain timeframe, we may release the entire statement or other record that contains information within the requested timeframe even if it includes information outside the directed timeframe. If the legal process requests information about one or more, but not all, account owners or co-signers, we may release information about all of the co-signers on the account and all accounts owned by such persons.

#### Limits on Number of Accounts

The Bank reserves the right to limit the number of account types per account holder or per household. The term “household” refers to all persons occupying an individual housing unit, whether a single person or two or more unrelated persons.

#### Overdrafts

If any item or other debit presented to us will overdraw the available account balance, including any balance in an overdraft protection account (“ODP Account”) we have established for you, when paid (not during authorization for a transaction), we will charge you a fee, whether we pay the item or return it (except for debit-card and ATM transactions—they may be declined without a fee). You agree immediately upon notice from us to deposit funds sufficient to cover the overdraft plus applicable charges. In connection with overdrafts, our determination of the Deposit Account balance may be made at any time between presentment and our predetermined deadline and need only be made one time. If we pay items or permit withdrawals which overdraw the available Deposit Account balance (whether once or repeatedly), we do so at our discretion without any obligation to continue to do so. Please note that merchants may attempt to get paid a second or third time if their initial ACH or check transaction is returned unpaid. We treat these second and third attempts as separate items or transactions and will assess a fee each time we return one unpaid or pay one that results in an overdraft.

#### Our Receipt of Deposits

In receiving deposits, we act only as your collecting agent and assume no responsibility beyond the exercise of ordinary care. All deposits are posted to your designated deposit account conditionally, and only if the item is payable in U.S. dollars, subject to our receipt of final payment. If final payment is not received on any item you deposited to your account or that we cashed for you, or if any direct deposit, automated clearinghouse deposit or electronic fund transfer to your account is dishonored by the issuing financial institution for any reason, you agree to pay us the amount of the dishonored deposited funds, and you authorize us to debit any deposit account with us of which you are an owner, without prior notice and at any time, for the amount of the returned item or other deposit. You also authorize us to debit your account for the amount of our returned item fee, any interest paid on the deposit, and any other fee we pay or loss we incur. We may also use any other legal remedy to recover the amount you owe us. We are not responsible for any transactions, including any transactions sent through the mail, until we actually receive and post the transaction to your account. We are not liable for the default or negligence of our duly selected agents or correspondents, nor for losses in transit.

#### Processing Transactions and Posting Orders

Posting transactions to your account impacts your account balance and may affect the total number of overdraft or returned item fees you incur. Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include but are not limited to the following: teller deposits, direct deposits and credits we make. Holds include but are not limited to the following: deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. We use automated systems to process transactions and then to post transactions to accounts. When we process multiple transactions for your account on the same day, you agree that we may in our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option.

#### Posting Orders

This section summarizes how we generally post some common transactions to your account. We group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign each transaction received for that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category before we post any transactions assigned to the next category. Overdraft and returned item fees are assessed during the nightly posting process so the order in which we post transactions will affect the total number of overdraft and returned item fees incurred.

We start with the balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add credits to your balance and then subtract debits from your balance.

#### Changing Posting Orders

You agree that we may determine in our discretion the orders in which we post transactions to your account.

You agree that we may determine in our discretion the categories, the transactions within a category, the order among categories, and the posting orders within a category. We sometimes add or delete categories, change posting orders within

categories and move transaction types among categories. You agree that we may in our discretion make these changes at any time without notice to you.

#### Posting Orders Determined at End of Day

We receive credits, debits and holds throughout the day. Regardless of when during the day we receive transactions for your account, you agree that we may treat them as if we received all transactions at the same time at the end of the business day.

During the day, we show some transactions as processing. As an example, we show some transactions as processing on the Account Details screen in Online Banking. Please note that transactions shown as processing have not been posted yet. The posting order for these transactions is determined at the end of the day, with the other transactions we receive for that day.

You should note that often we do not receive debits on the same day that you conduct them. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

We generally post credits and debits to your account, and report them on your statement, in a different order than the order in which you conduct them or we receive them.

#### Payable on Death (POD) Designation

You may designate to whom you wish funds in your account to be payable in the event of your death, subject to the following terms and conditions:

- Accounts held in the names of two or more persons (Account Owners) will become payable to the designated Payable on Death beneficiary or beneficiaries only upon the death of all account Owners.
- Where there is more than one beneficiary, the funds in your account will be paid to each of the beneficiaries.
- The share of any beneficiary who predeceases the account Owner(s) will be paid to the remaining beneficiary or beneficiaries, if there are any.
- You may change your designated beneficiary or beneficiaries at any time by submitting a request.

Payment made in accordance with provisions of your Payable on Death designation will discharge the Bank from liability for funds so paid, unless prior to payment the Bank has been served with a court order or other appropriate legal process restraining payment.

#### Post-Dated Checks

We agree not to pay an Item that you have postdated before the date shown on the Item only if we receive reasonable advance written notice from you before the Item is presented, and you follow the procedures for and pay the fees associated with a Stop Payment Order. Your notice to us must specify the payee, date, amount, and Item number and the fact that you have postdated it. Notices regarding postdated Items are effective only for six (6) months from the date of the Stop Payment Order, and must be renewed to continue to be effective beyond that time. You agree that we may return a postdated Item to the presenter before the date shown on the Item without liability for wrongful dishonor. We may pay or dishonor a check more than six (6) months old without prior notice to you.

#### Powers Of Attorney

An account owner granting a power of attorney over a Deposit Account is called the "Principal", and the person acting for the Principal is called the attorney-in-fact, or "Agent". We may refuse to accept a power of attorney for any reason, and we will require verification through direct contact with the Principal and the Principal's legal counsel. We may require the Agent to sign an affidavit stating that the power of attorney presented to us is a true copy and that the Principal continues to be alive and competent and that the relevant powers of the Agent have not been amended or terminated. The Agent is responsible to us if any information in an affidavit furnished to us is untrue or materially misleading or if the Agent exceeds the authority granted by the Principal in the power of attorney. The Agent is required to notify us in writing if the Principal or any other account owner dies or is declared incompetent. Upon death or declared incompetence of the Principal, the Agent's power of attorney ceases.

#### Prohibited Transactions

We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft, or similar instrument, or the proceeds of any foregoing) related, directly or indirectly, to federally controlled substances. You agree not to conduct any transactions through the account, which directly or indirectly involve or are related to federally controlled substances, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account or any other illegal activity.

#### Reclassification of Deposit Accounts

Under federal law, we are required to classify our deposits a certain way for regulatory reporting purposes. The following disclosure explains a change we may make to your Account that, ultimately, has no effect on your Account. We are simply changing the way we report deposit accounts to the government. The change to your Checking Account will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The Account will consist of a checking sub-account and a savings sub-account, and the Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer

during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a plan on which interest is paid, your interest calculations remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. This change will be transparent to you and will not affect your statement, any terms and conditions of your account, or any other items in your account.

#### Setoff

You agree that we have the right (without prior notice and when permitted by law) to set-off the funds in a Deposit Account against any amount due and payable to us by you. This right of set-off does not apply to your Deposit Account to the extent restricted or prohibited by law or contract.

#### Stale-Dated Checks

We may choose to pay or not to pay, or accept for deposit, any check presented more than 6 months after the date written on the check unless there is a valid stop payment order in effect. We are not responsible for any liability you may incur as a result of our decision to pay, not to pay or accept for deposit such an item.

#### Stop Payment Request

To place a stop payment order on a check or other Item ("Stop Payment Order"), you can use the Website after you login, or write to Customer Service, 4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122. If you use the Website, you must fully complete the Stop Payment Request or the ACH Stop Payment Request Order form. If you use any other method to place the Stop Payment Order, your communication must include the exact amount of the check or other Item, the number of the check, your Deposit Account number, and the name of the payee. We cannot be responsible for the consequences of paying an Item if it is not described with reasonable certainty, or if we are not given reasonable time to place the stop payment. Our acceptance of a Stop Payment Order does not constitute a representation that the Item has not already been paid or that we have a reasonable opportunity to act upon the order. We require written or Website confirmation prior to accepting a Stop Payment Order.

Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Duration of Order. Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal.

Hold Harmless. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Unsigned Drafts. If you voluntarily give information about your Deposit Account (such as our routing and transit number and your account number) to a person who is seeking to sell you goods or services or collect a debt, we may consider any resulting debit as authorized by you, even if you did not physically deliver a check to the person or personally sign the instrument, unless you notify us to the contrary in accordance with our rules on Stop Payment Orders. If we receive pre-notification of a transaction, we will make a reasonable attempt to notify you of the pending transaction.

Cashier's Checks, We will accept a stop payment order for a Cashier's Check only if it has been lost, stolen or destroyed. We will not issue a replacement check sooner than 90 days after the issue date of the Cashier's Check.

#### Substitute Checks, Indemnified Copies, Images and Image Replacement Copies

In some cases, we may receive an indemnified copy of your original check, an image replacement document (IRD), a substitute check or an image of your check, instead of the original item. We may act upon presentment of an IRD, indemnified copy, substitute check or image of your check, and pay these items against your account, just as if the original item had been presented.

#### Unclaimed Property – Accounts Presumed Inactive or Abandoned

We define inactive as no customer initiated activity, other than interest posting, and no contact between the customer and the Bank for a minimum period of 24 months. If your account is dormant, the Bank may hold all statements on your account, but the Bank's normal maintenance, *service* and other fees will continue to be assessed except where prohibited and ATM and POS access may be blocked. Each state has laws that govern when accounts are considered "abandoned" and when we are required to send a customer's funds to the state. This definition may not be consistent with the laws of your state; however, in accordance with California State law, if an account remains in an inactive status for three years, the funds are considered abandoned. We will send you a letter if it's possible that your account is at risk of being transferred to the state. Dormant accounts (if interest bearing) will continue to earn interest, and will be subject to such service charges as may be shown on the Schedule of Fees herein. We will attempt to notify owners of inactive accounts with an e-mail notice to review their account and to communicate

with us about it. We will surrender the funds in your inactive account to the state of your last known address on file at the Bank if the account remains inactive for the time period designated by that state. Accounts with a foreign address on file will be surrendered to the state of California. Once the account is turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the appropriate state. We will have no further liability to you for such funds. When the funds in your account are delivered to the state, your account is closed, and no interest accrues. We encourage you to make sure your accounts remain active so you have full use of your accounts, and avoid the potential of having your account funds transferred to the state as "abandoned or unclaimed property".

## Checking and Savings Accounts - Truth in Savings Disclosure

From time to time, we may offer you or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. All Checking and Savings accounts are variable accounts and these rates are subject to change without notice. This Truth in Savings disclosure refers to the Schedule of Fees herein.

### Interest

If your account earns Interest, the following information applies unless otherwise specified in the description for your account type:

#### Rate Information:

- The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion.
- Your interest rate and annual percentage yield may change.
- Fees may reduce earnings.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest rates and APYs for different balance ranges are listed on the Bank's website.
- We reserve the right to change balance ranges or apply the same interest rate to more than one range.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting: Interest is compounded daily and calculated on a 365/366 day basis. Interest is credited on a monthly basis.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Right to require advance notice of withdrawals: For all savings accounts and all interest-bearing checking accounts, we reserve the right to require seven days' prior written notice of withdrawal. Although we usually pay withdrawals or checks without prior notice on these accounts, doing so does not mean that we give up that right.

### Limitations on Withdrawals

The Bank may choose to impose limits on the number of certain types of withdrawals and transfers you can make each month from your savings or money market account. Please note, that these limits do not apply to withdrawals or transfers made at a branch, by mail or at an ATM. You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account
- We count checks for the purposes of transaction limitations as of the date the check posts to your account (not as of the date you write them)

In addition, each time a transfer is paid against your account in excess of those allowed by the Bank, you will be assessed an "Excess Transaction or Withdrawal Fee". See Schedule of Fees herein.



If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. If we close or convert your account, you will receive a separate communication from us informing you of our actions.

We may refuse to allow any withdrawals without the Bank creating liability to you, if we have a concern that one or more transactions on your account may have been unauthorized or fraudulent, if there is a dispute concerning the Deposit Account that makes us uncertain regarding the instructions that have been given, the Deposit Account is garnished or attached, the Deposit Account has been pledged to the Bank as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you have failed to repay an obligation to us on time.

## **REFER TO THE ACCOUNT DESCRIPTION FOR YOUR ACCOUNT TYPE BELOW FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR ACCOUNT.**

### **Accelerated Checking**

#### **Account Features:**

- Non-Interest-bearing account
- No Non-Sufficient Funds or Overdraft Fee
- Unlimited Domestic ATM Fee Reimbursements

**Minimum Balance Required to Open the Account:** None

**Monthly Maintenance Fees:** None

### **Advisor Private Client Checking**

#### **Account Features:**

- Non-interest-bearing account
- Free Online Banking
- Free Personal Checks
- No Stop Payment Fee
- No Non-Sufficient Fund or Overdraft Fee
- Free Domestic and International Wires
- Unlimited Domestic and Foreign ATM Fees Reimbursements
- Unlimited Foreign Currency Conversion Fees Reimbursement
- Debit Card includes program availability to:
  - Visa Card Benefits Services
  - Priority Pass Select (enrollment required)
- Advisor Private Client is available to individuals who maintain an average daily balance of \$50,000 or more in any combination of Personal accounts. If total balances in qualifying accounts do not meet the Advisor Private Client requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the Advisor Private Client program, and Axos may contact you to help determine an alternate Axos Product.

**Minimum Balance Required to Open the Account:** \$50,000.00 aggregate opening minimum deposit required to open Advisor Private Client Checking and Advisor Private Client Savings accounts.

**Monthly Maintenance Fees:** None

### **Axos One Checking**

#### **Account Features:**

- Interest-bearing account
- Variable Interest Rate Account
- No Non-Sufficient Funds or Overdraft Fee
- Up to \$10 Domestic ATM Fees Reimbursed per month

**Minimum Balance Required to Open the Account:** None

**Monthly Maintenance Fees:** None

### Cashback Checking

#### Account Features:

- Interest-bearing account
- Earn up to 1.00% cash back on signature-based transaction purchases.
- Earn up to \$2,000.00 per month in cash back on your signature-based transactions.
- Unlimited Domestic ATM Fees Reimbursed
- Unlimited check writing
- No annual fee
- Receive free starter kit of checks (if ordered at account opening)
- Maintain a \$1,500.00 average daily collected balance to earn 1.00% cash back on signature-based transaction purchases. If your average daily collected balance falls below \$1,500 you will earn .50% in cash back for the month.
- Cash back is calculated on net purchases (purchases minus returns or credits).
- Cash back will be calculated and paid on your monthly statement cycle date.
- Cash back is paid in the form of a deposit to your Axos Bank CashBack Checking account.
- Your total cash back value may be reported as miscellaneous income to the IRS on a 1099-MISC form.
- Merchants who accept Visa/MasterCard cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. Axos Bank cannot control how merchants choose to classify a transaction; Axos Bank cannot guarantee a transaction will qualify. Purchases made at Super Markets, Super Stores, Grocery Stores, Wholesale Stores, Discount Stores, USPS, and financial or money transfer institutions are not eligible. Purchases made using virtual wallets, funds transfer services, or other similar technology are not eligible.
- The Bank has the right to change or cancel this program at any time.

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Cash Management Checking

#### Account Features:

- Non-interest-bearing account
- Up to \$10 Domestic ATM Fees Reimbursed per month

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Commercial Analyzed Personal Checking

#### Account Features:

- Non-interest-bearing account
- No minimum balance requirements

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Commercial Analyzed Personal Interest Checking

#### Account Features:

- Interest-bearing account

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: \$10.00 monthly maintenance fee if the Average Daily Balance falls below \$5,000

### Essential Checking

#### Account Features:

- Non-interest-bearing account
- Free Online Banking
- No Bill Pay Fee
- No Non-Sufficient Fund or Overdraft Fee
- Unlimited Domestic ATM Fees Reimbursements

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### First Checking

#### Account Features:

- Interest-bearing account
- Account available to customers who are 13 through 17 years old (18 years old in Alabama) and have an adult co-owner on the account.
- Up to \$12.00 Domestic ATM Fees Reimbursed per month
- Limited to daily \$100 cash withdrawal and \$500 of Point-of-Sale transactions
- No Non-Sufficient Fund or Overdraft Fee
- Free Debit Card
- No check writing privileges
- Due to age sensitivity, the following merchant codes are prohibited: 5813; 5921; 7273; 7297; 7995; 9223

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Golden Checking

#### Account Features:

- Interest-bearing account
- Must be age 55 or older to qualify
- Tiered Interest Earning Account. Tiers as follows:
  - \$0-\$9,999.99
  - \$10,000-\$24,999.99
  - \$25,000-49,999.99
  - \$50,000-\$99,999.99
  - >\$100,000
- Free Debit Card
- Up to \$8.00 Domestic ATM Fees Reimbursed per month
- Free check printing (limited to 1-box Colonial Classic every 6 months)

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Private Client Checking

#### Account Features:

- Non-interest-bearing account
- Free Online Banking
- Free Personal Checks
- No Stop Payment Fee
- No Non-Sufficient Fund or Overdraft Fee
- Free Domestic and International Wires
- Unlimited Domestic and Foreign ATM Fees Reimbursements
- Unlimited Foreign Currency Conversion Fees Reimbursement
- Debit Card includes program availability to:
  - Visa Card Benefits Services
  - Priority Pass Select (enrollment required)
- Axos Private Client is available to individuals who maintain an average daily balance of \$250,000 or more in any combination of Personal and Business accounts excluding Commercial Accounts. If total balances in qualifying accounts do not meet the Axos Private Client requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the Axos Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account: \$250,000.00 aggregate opening minimum deposit required to open Private Client Checking and Private Client Savings accounts.

Monthly Maintenance Fees: None

**Rewards Checking**

**Account Features:**

- Non-Interest-bearing account
- No Non-Sufficient Funds or Overdraft Fee
- Unlimited Domestic ATM Fees Reimbursements

This product may earn interest as a reward. Please visit the Bank’s website at [www.axosbank.com](http://www.axosbank.com) for current rewards information.

**Minimum Balance Required to Open the Account:** None

**Monthly Maintenance Fees:** None

**Select Checking**

**Account Features:**

- Interest-bearing account
- Tiered Interest Earning Account. Tiers as follows:
  - \$0-\$9,999.99
  - \$10,000-\$24,999.99
  - \$25,000-49,999.99
  - \$50,000-\$99,999.99
  - >\$100,000
- Up to \$10 Domestic ATM Fees Reimbursed per month

**Minimum Balance Required to Open the Account:** None

**Monthly Maintenance Fees:** None

**Total Loan Rewards Checking**

**Account Features:**

- Non-interest-bearing account
- Unlimited Domestic ATM Fees Reimbursed
- Unlimited check writing
- No annual fee
- Cashback credit is effective for the life of the loan(s) based on the following criteria:
  - Account holder(s) maintains an average daily balance equal to two times the borrower’s monthly principal and interest payments of their eligible Axos Bank consumer loan or combined minimum monthly principal and interest payments if borrower has multiple eligible Axos Bank consumer loans.

Example of required minimum average daily balance requirement:

<b>Customer with single Axos Bank loan</b>	<b>Customer with multiple Axos Bank loans</b>
<ul style="list-style-type: none"> <li>• Monthly mortgage principal and interest payment: \$2,000</li> <li>• Required min. average daily balance: \$4,000</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly mortgage principal and interest payment: \$2,000</li> <li>• Monthly auto loan payment: \$500</li> <li>• Combined monthly payments: \$2,500</li> <li>• Required minimum average daily balance: \$5,000</li> </ul>

- Eligible Axos Bank consumer loans and Total Loan Rewards Checking account must be active as of the first day of the evaluation month in order to be eligible for the cashback credit for that period.
- 3% annualized cashback credit earned on mortgage and auto loans (0.25% per month) is calculated using principal and interest payments only (excludes any additional escrow amount included in the monthly payment) on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month.
- 10% annualized cashback credit earned on personal loans (0.83% per month) is calculated using principal and interest payments only on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month.
- Monthly cashback credit is limited to \$100.
- Axos Bank reserves the right to sell a loan at any time without notice and may result in termination of any future cashback credit based on that loan.

- Axos Bank may cancel the program or change the annualized cashback rate and account requirements at the Bank's discretion any time without notice.
- Your total cashback value may be reported as miscellaneous income to the IRS on a 1099-MISC form.

**Minimum Balance Required to Open the Account:** None  
**Monthly Maintenance Fees:** None

#### World Checking

##### Account Features:

- Non-interest-bearing account
- Unlimited check writing
- Free custom Visa Debit Card
- Unlimited Domestic ATM Fees Reimbursements
- Four International ATM Fees Reimbursed per month
- Four ATM Foreign Currency Conversion Fees Reimbursed per month
- First Outgoing International Wire Fee waived
- Unlimited Incoming International Wire Fee waived
- Receive free starter kit of checks (if ordered at account opening)
- The Bank has the right to change or cancel this program at any time.

**Minimum Balance Required to Open the Account:** \$75,000  
**Monthly Maintenance Fees:** \$30.00 monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your "Combined" World Checking account Daily Balance and World Savings account balances will be included when determining the Daily Balance requirement to avoid monthly maintenance fee.

#### Accelerated Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

**Minimum Balance Required to Open the Account:** None  
**Monthly Maintenance Fees:** None

#### Advisor Private Client Savings

##### Account Features:

- Interest-bearing account
- The Advisor Private Client Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- Advisor Private Client Savings is available to individuals who maintain an average daily balance of \$50,000 or more in any combination of Personal Accounts. If total balances in qualifying accounts do not meet the Advisor Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Advisor Private Client program, and Axos may contact you to help determine an alternate Axos Product.

**Minimum Balance Required to Open the Account:** \$50,000.00 aggregate opening minimum deposit required to open Advisor Private Client Checking and Advisor Private Client Savings accounts.  
**Monthly Maintenance Fees:** None

#### Axos Best Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:

- \$0–\$9,999.99
- >\$10,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### Axos One Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### Emergency Savings Account

##### Account Features:

- Interest-bearing account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$2,999.99
  - \$3,000–\$4,999.99
  - >\$5,000
- Limited check writing privileges
- No ATM card or Debit card offered
- Free first order of checks (if ordered at account opening)

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### First Savings

##### Account Features:

- Interest-bearing account
- Account available to customers who are 13 through 17 years old (18 years old in Alabama) and have an adult co-owner on the account Interest Earning Account
- Up to \$12.00 Domestic ATM Fees Reimbursed per month
- Free ATM Card
- Limited to daily \$100 cash withdrawal

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### High Yield Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

### InsureGuard+ Savings

#### Account Features:

- Interest-bearing account
- The InsureGuard+ Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- InsureGuard+ Savings is available to individuals who maintain an average daily balance of \$500,000 or more in the Promontory Interfinancial Network of which \$245,000 must be held in the InsureGuard+ Savings account. If total balances do not meet the InsureGuard+ Savings requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the InsureGuard+ Savings Program, and Axos may contact you to help determine an alternate Axos Product.
- Promontory Agreement required for this service.

Minimum Balance Required to Open the Account: \$245,000.00

Monthly Maintenance Fees: None

### Investor Savings

#### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### IRA Savings Account

#### Account Features:

- Interest-bearing account
- Interest will accrue daily and be credited monthly
- Variable Rate
- ATM Cards Not Available

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### Private Client Savings

#### Account Features:

- Interest-bearing account
- The Private Client Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- Axos Private Client is available to individuals who maintain an average daily balance of \$250,000 or more in any combination of Personal and Business accounts excluding Commercial Accounts. If total balances in qualifying accounts do not meet the Axos Private Client requirements for (2) monthly statement cycles, you may no longer be eligible to participate in the Axos Private Client program, and Axos may contact you to help determine an alternate Axos Product.

Minimum Balance Required to Open the Account: \$250,000.00 aggregate opening minimum deposit required to open Private Client Checking and Private Client Savings accounts.

Monthly Maintenance Fees: None

### ROTH Savings Account

#### Account Features:

- Interest-bearing account
- Interest will accrue daily and be credited monthly
- Variable Rate

- ATM Cards Not Available

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### Select Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### Summit Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### World Savings

##### Account Features:

- Interest-bearing account
- The World Savings account is a variable rate account, which may change anytime without notice.
- First Outgoing International Wire Fee waived
- Four ATM Foreign Currency Conversion Fees Reimbursed per month
- The Bank has the right to change or cancel this program at any time.

**Monthly Maintenance Fees:** \$30.00 monthly maintenance fee if the Average Daily Balance falls below \$150,000. Your “Combined” World Savings account Daily Balance and World Checking account balances will be included when determining the Daily Balance requirement to avoid monthly maintenance fee.

**Minimum Balance Required to Open the Account:** \$75,000

#### Commercial Analyzed Personal Money Market

##### Account Features:

- Interest-bearing account

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: \$10.00 monthly maintenance fee if the Average Daily Balance falls below \$5,000

#### Select High Yield Money Market

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99



- \$25,000–\$49,999.99
- \$50,000–\$99,999.99
- >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

#### High Yield Money Market

##### Account Features:

Interest-bearing account

- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None  
Monthly Maintenance Fees: None

### Certificates of Deposits Accounts (CDs)

When you open a Certificate of Deposit Account, you agree to keep your funds in the account until the maturity date. You must deposit at least \$1,000 to open a Certificate of Deposit Account. We provide a confirmation notice that serves as the certificate. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal.

#### Types of Certificate of Deposit (CD) Accounts

Interest rates on Certificate of Deposit Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the Certificate of Deposit Account is determined on the day we receive your application. This rate is reserved for a period of 5 business days to allow time for your deposit to arrive. Our current rates and annual percentage yields (APY) for time deposits as of today can be found at our Website, [www.axosbank.com](http://www.axosbank.com)

#### Interest

We use the daily balance method to calculate the interest on your account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

#### Terms

Terms for Certificates of Deposit are offered in monthly increments up to five years.

#### Maturity Options

Personal Certificate of Deposit (CDs) Accounts automatically renew for the same term and at the current interest rate then paid for the term in which the Account was renewed. Special 13-Month Certificate of Deposit will automatically renew for 12-Months and at the current interest rate. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

In the event you wish to close out your Certificate of Deposit Account at maturity, you can contact us via secure email, telephone or provide instructions in writing. Close out funds can be provided either by bank check or via a wire transfer. In the event you elect to transfer funds via a wire transfer, the Bank's Wire Transfer Form is to be completed and forwarded to the Bank, a fee will apply.

#### Grace Period

If the Certificate of Deposit Account automatically renews, you have 10 days from the maturity date that you can make changes to your CD's term, rate, or make additional deposits or withdraw funds without penalty before it automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten-day grace period immediately after that term is added to principal for the renewal term. If you close the Certificate of Deposit during the grace period, you will forfeit any interest accrued since the maturity date.

### Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal; we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

If we are required to pay an amount from your CD (i.e. levy or garnishment), we may charge you an early withdrawal penalty, calculated on the amount withdrawn from the CD.

Standard Early Withdrawal Penalty. On a Certificate of Deposit account, we will impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your CD.

- CD term of 3 thru 5 months, one and a half months' loss of interest, accrued or not;
- CD term of 6 thru 11 months, three months' loss of interest, accrued or not;
- CD term of 12 thru 23 months, six months' loss of interest, accrued or not;
- CD term of 24 thru 35 months, twelve months' loss of interest, accrued or not;
- CD term of 36 thru 47 months, eighteen months' loss of interest, accrued or not;
- CD term of 48 months or greater, twenty-four months loss of interest, accrued or not.

The above schedule applies to personal CD accounts only.

### Retirement Certificate of Deposit (CD) Accounts

When you open a CD account, you agree to keep your funds in the account until the maturity date. You must deposit at least \$1,000 to open a retirement CD account. We provide a confirmation notice that serves as the certificate. Retirement CD accounts are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal. Please refer to Schedule of Fees herein for additional fees.

### Types of Retirement CD Accounts

Interest rates on retirement CD accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the retirement CD account is determined on the day we receive your application. This rate is reserved for a period of 10 business days to allow time for your deposit to arrive. However, IRS Regulations require funds to be received by us by certain contribution and rollover deposit deadlines. If the funds are received by us after the IRS deadlines, the deposit will be declined. Our current rates and annual percentage yields (APYs) for time deposits as of today can be found at our Website, [www.axosbank.com](http://www.axosbank.com)

### Interest

We use the daily balance method to calculate the interest on your retirement CD account. This method applies a daily periodic rate to the daily Collected Balance in the account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

### Terms

Terms for retirement CD accounts are offered as follows:

- 12 months
- 18 months
- 36 months

### Maturity Options

Retirement CD accounts automatically renew for the same term and at the current interest rate then paid for the term in which the account was renewed. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

Retirement CD accounts can be closed either as a distribution or a transfer.

To close your retirement CD account as a distribution, you must contact us via secure email or telephone and provide information on how the funds are to be remitted and your elections on federal and state tax withholding. The appropriate withdrawal form will then be sent to you and must be signed by you and returned to us prior to the retirement CD account closing. Distribution of

the funds will be sent to you via bank check payable to you, or to your non-retirement checking or savings account by ACH payment. In the event you elect an ACH payment you will provide the following:

- Name of the receiving institution
- Routing number of the receiving institution
- Account number and type of account (either checking or savings) at the receiving institution.

In addition, you agree not to hold Bank responsible for any delay or loss of funds due to incorrect or incomplete information supplied by you or by your financial institution or due to an error on the part of your financial institution in depositing the funds to your account.

To close your Retirement CD account as a transfer to a retirement account held at another institution, we must receive the appropriate, completed Transfer Request form from that institution. Funds transferred to a retirement account at another institution are sent via bank check.

#### Grace Period

If the retirement CD account automatically renews, you have 10 days from the maturity date that you can make changes to your retirement CD's term or rate, or make additional deposits or withdraw funds without penalty before the account automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten-day grace period immediately after that term is added to principal for the renewal term. If you close the retirement CD during the grace period, you will forfeit any interest accrued since the maturity date.

**NOTE:** If you wish to make an additional deposit during the retirement CD grace period, you must contact us via secure email or telephone and provide information on the type of deposit being made. The appropriate form will then be sent to you and must be signed by you and returned to us prior to the deposit being posted. In addition, the funds must be received by us within the IRS deadlines. If the funds are received by us after the IRS deadlines, the deposit will be applied to the current year contribution. If you wish to take a distribution of funds, refer to the requirements in the Maturity Options section above.

#### Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a retirement CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal, we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover the early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

**NOTE: An early withdrawal penalty will not be charged for Required Minimum Distributions (RMDs) for CDs held at Axos Bank.**

If we are required to pay an amount from your retirement CD (i.e. levy or garnishment), we may charge you a CD penalty, calculated on the amount withdrawn from the retirement CD. If the levy is from the IRS, federal tax will be withheld and, depending on state laws, state tax may also be withheld. You can elect to have no tax withheld by contacting us via secure email or telephone and requesting a withdrawal form. The withdrawal form will be sent to you and must be signed by you and returned to us prior to the levy deadline for remitting the funds.

#### Standard Early Withdrawal Penalty

On a retirement CD account held at Axos Bank we will impose a penalty if you withdraw any or all of the principal before the maturity date, with the exception of required minimum distributions. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the retirement CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your retirement CD.

- Retirement CD term of 12 months or 18 months, six months loss of interest, accrued or not.
- Retirement CD term of 36 months, eighteen months loss of interest, accrued or not.

**The above schedule applies to retirement CD accounts only.**

#### Legacy Accounts

Axos Bank is no longer accepting applications for Legacy products as listed in the Legacy Accounts disclosure found at <https://www.axosbank.com/Legal/Disclosures>.

## Time to Bring Legal Action

To the fullest extent permissible by applicable law, unless another time is provided in another provision of this Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or under applicable law must be commenced within one year after the cause of action accrues.

## Dispute Resolution Program—Arbitration

*(1) Claims Subject to Arbitration:* Except as specified in paragraph (2) below, any dispute or claim between you and us must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between you and us, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims relating to advertising or disclosures for any of our products or services);
- claims for mental or emotional distress or injury not arising out of bodily injury;
- claims asserted in a court of general jurisdiction against you or us, including counterclaims, cross-claims, or third-party claims, that you or we elect to arbitrate in the answer or other responsive pleading;
- claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of our products or services;
- claims relating to communications with you, regardless of sender, concerning any of our products or services, including emails, automatically dialed calls, calls with prerecorded or artificial voice, and text messages; and
- claims that may arise after the termination of this Agreement.

In this arbitration provision only, references to “we” and “us” mean the financial institution and its past, present, and future parents, subsidiaries, affiliates, and each of these entities’ predecessors, successors, assigns, agents, and employees. In this arbitration provision only, references to “you” mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person’s assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner’s parents, subsidiaries, affiliates, and each of those entities’ predecessors, successors, assigns, agents, and employees. This arbitration agreement does not preclude you or us from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or us on the other’s behalf. Nor does this arbitration agreement preclude either you or us from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. **You and we each waive the right to a trial by jury or to participate in a class action whenever either you or we elect arbitration.** This agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this agreement.

*(2) Claims Not Subject to Arbitration:* You and we agree that the following disputes or claims cannot be arbitrated:

- claims arising from bodily injury or death;
- claims seeking only individualized relief asserted by you or us in small claims court, so long as the action remains in that court and is not removed or appealed de novo to a court of general jurisdiction;
- claims to collect debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, guaranty, mortgage, or deed of trust), including, without limitation (a) the exercise of self-help remedies when permitted by applicable law, (b) the initiation of judicial or non-judicial foreclosure against real or personal property, (c) the exercise of any power of sale rights, or (d) the petitioning for the appointment of a receiver or similar relief;
- disputes over the scope and enforceability of this arbitration provision, including whether a dispute or claim can or must be brought in arbitration or whether paragraphs (7) or (8) of this arbitration provision have been violated; and
- disputes over whether paragraphs (3) or (4) of this arbitration provision has been violated, for purposes of awarding relief that a court can award under those paragraphs.

*(3) Pre-Arbitration Notice of Disputes and Informal Resolution:* Before either you or we commence arbitration, the claimant must first send to the other a written Notice of Dispute (“Notice”). The Notice to us should be sent by U.S. mail or professional courier service to: 4350 La Jolla Village Dr., Suite 140, Attention: Office of the Chief Legal Officer, San Diego, CA 92122 (“Notice Address”). The Notice to you will be sent to your address on file with your account. The Notice must (a) include the

claimant's name, phone number, and mailing and email address, as well as the account number(s) at issue; (b) describe the nature and basis of the claim or dispute; and (c) set forth the specific relief sought. The Notice must be personally signed by you in ink (if you are the claimant) or by our representative (if we are the claimant). To safeguard your account, you might be required to provide both your authentication and consent for us to discuss your account or share your account information with anyone but you, including an attorney ("Authentication and Consent").

Whoever sends the Notice must give the other party 60 days after receipt of a complete Notice (including your Authentication and Consent, if required) to investigate the claim. During that period, either you or we may request an individualized discussion (by phone call or videoconference) regarding settlement ("Informal Settlement Conference"). You and we must work together in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be after the 60-day period). You and our representative must both personally participate, unless otherwise agreed in writing. Your and our lawyers (if any) also can participate.

Any applicable statute of limitations or contractual limitations period will be tolled during the "Informal Resolution Period." The Informal Resolution Period is the number of days between the date that a complete Notice (including Authentication and Consent, if required) is received by the other party and the later of (i) 60 days later or (ii) the date the Informal Settlement Conference is completed, if timely requested.

*(4) Commencing Arbitration:* An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended and the pre-arbitration requirements in paragraph (3) have been satisfied. (Paragraph (8) has additional requirements for commencing certain coordinated arbitrations.) A court will have authority to enforce this paragraph (4), including the power to enjoin the filing or prosecution of arbitrations without first providing a complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept or administer any arbitration or assess any fees in connection with an arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements of paragraph (3).

*(5) Arbitration Procedure:* The arbitration will be governed by the Consumer Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at [www.adr.org](http://www.adr.org) or by writing to the Notice Address.

Unless you and we agree otherwise, any arbitration hearings will take place in the county of your address on file with your account. If appropriate, the arbitrator may hold hearings by telephone or videoconference or decide matters on the basis of papers submitted by the parties. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

Except as provided in paragraph (7) below, the arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law or this Agreement. The arbitrator may consider rulings in arbitrations involving different customers, but an arbitrator's ruling will not be binding in proceedings involving different customers. As in court, you and we agree that any counsel representing someone in arbitration certifies that they are complying with the requirements of Federal Rule of Civil Procedure 11(b), and the arbitrator is authorized to impose any sanctions available under that rule, the AAA Rules, or applicable federal or state law against all appropriate represented parties or counsel.

*(6) Arbitration Fees:* We will pay all AAA filing, administration, case-management, hearing, and arbitrator fees ("AAA Fees") if we initiate an arbitration. If you initiate arbitration of claims of \$10,000 or less, we will pay the AAA Fees, so long as you have fully complied with the requirements in paragraph (3). In such cases, we will pay the filing fee directly to AAA upon receiving a written request from you at the Notice Address or, if AAA requires you to pay the filing fee to commence arbitration, we will send that amount to the AAA and request that the AAA reimburse you. If, however, the arbitrator finds that you or your counsel have violated the standards of Federal Rule of Civil Procedure 11(b)), then the payment and allocation of AAA Fees will be governed by the AAA Rules, and you may be required to reimburse us for AAA Fees that we paid on your behalf.

Notwithstanding the foregoing, if Coordinated Arbitrations as described in Paragraph (8) below are brought against us, we will pay only that portion of the AAA Fees required by the AAA rules, and only as set forth in Paragraph (8) below and otherwise in this Agreement. In such an instance, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules. Additionally, if you initiate individual claims seeking in excess of \$10,000, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules.

*(7) Requirement of Individual Arbitration:* The arbitrator may award relief (including damages, restitution, and declaratory or injunctive relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account) and may not otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of these prohibitions on non-individualized relief and proceedings or on

consolidation are found to be unenforceable, then all other aspects of the case must be arbitrated first. After completing arbitration, the remaining (non-arbitrable) aspects of the case will then be decided by a court.

**(8) Coordinated Arbitrations:** If 25 or more claimants submit Notices or seek to file arbitrations raising similar claims and are represented by the same or coordinated counsel (whether the cases are pursued simultaneously or not), all the cases must be resolved in staged proceedings. You agree to this process even though it may delay the arbitration of your claim. In the first stage, we and claimants' counsel will each select up to 25 cases (50 cases total) to be filed in arbitration and resolved individually by different arbitrators. In the meantime, no other cases may be filed or proceed in arbitration, and the arbitration administrator must not assess or demand payment of fees for the remaining cases or administer or accept them.

The arbitrators are encouraged to resolve the cases within 120 days of appointment or as swiftly as possible thereafter, consistent with fairness to the parties. After the first stage is completed, the parties must engage in a single mediation of all remaining cases, with us paying the mediation fee. If the parties cannot agree how to resolve the remaining cases after mediation, they will repeat the process of selecting and filing up to 50 cases to be resolved individually by different arbitrators, followed by mediation.

If any claims remain after the second stage, the process will be repeated until all claims are resolved, with four differences. First, a total of 100 cases may be filed in the third and later stages. Second, the cases will be randomly selected. Third, arbitrators who decided cases in the first two stages may be appointed in later stages if different arbitrators are not available. Fourth, mediation is optional at the election of both us and claimants' counsel.

Between stages, counsel will meet and confer regarding ways to improve the efficiency of the staged proceedings, including whether to increase the number of cases filed in each stage. Either party may also negotiate with the arbitration administrator regarding the amount or timing of arbitration fees.

If this paragraph applies to a Notice, the Informal Resolution Period for the claims and relief set forth in that Notice will be extended (including the tolling of any limitations periods) until that Notice is selected for a staged proceeding, withdrawn, or otherwise resolved. A court will have the authority to enforce this paragraph, including by enjoining the mass filing, the prosecution or administration of arbitrations, or the assessment or collection of arbitration fees.

This paragraph is intended to be severable from the rest of this arbitration provision. If, after exhaustion of all appeals, a court decides that the staging process is not enforceable, then the cases may be filed in arbitration and the payment of arbitration fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

**(9) Military Lending Act:** If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with us involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

## Forum Selection

Except for claims to collect debts owed pursuant to an extension of credit under a separate agreement or note, unless you and we agree otherwise, to the greatest extent permitted by law, the state and federal courts in San Diego, California will have exclusive jurisdiction over any disputes (except for disputes brought in small claims court) that are not subject to arbitration or over any action involving the applicability or enforceability of the section entitled Dispute Resolution Program – Arbitration. You and we consent to the jurisdiction of those courts and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to inconvenient forum or any other basis or any right to seek to transfer or change venue of any such action to another court.

## Funds Availability Disclosure for Personal Accounts

### Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at the Bank's processing facility located in San Diego, CA, and are received either electronically or through the mail. Please do not send cash deposits. In the event Bank receives cash deposits, you agree that Bank's determination of the amount of the deposit will be conclusive. The Bank is responsible for mailed deposits only after the Bank has received them. The Bank is not liable for any deposits, including cash, lost in the mail. Remember: when you use the U.S. mail to make a deposit, you will need to allow extra time for the deposit to reach us.

The Bank's policy is to make funds from certain electronic deposits available to you on the business day the Bank receives the deposit. However, the Bank may delay the availability of funds from your check deposits to afford us time to verify the deposit and ensure the funds are collected. During the delay, you may not withdraw the funds and the Bank will not use the funds to pay checks you have written or other debits against the account that you have initiated, such as electronic bill payments.

### Determining the Availability of a Deposit

The length of the delay is counted in Business Days from the day of your deposit. Every day is a Business Day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we

will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. The availability of your deposit varies depending on the type of deposit and is explained below.

Our deposit cutoff times are as follows:

- Branch deposits:
  - California: 5pm Pacific Time for same-day processing
  - Nevada: 5pm Pacific Time for same-day processing (does not accept cash transactions)
- Axos ATM deposits:
  - Axos Bank ATMs: 5pm Pacific Time for same-day processing
  - Non-Axos Bank ATMs: 2:30pm Central Time for same-day processing
- Check deposits made via the Mobile Banking app: 3pm Pacific Time
- Electronic credits (such as Direct Deposit or account transfers): Credit received at least 2 days before the settlement date, will be posted by 8:30am Central on the date specified as the settlement date

This funds availability policy does not apply to checks drawn on banks located outside the United States of America.

### Same Day Availability

Funds from electronic direct deposits to your account will be available on the same day the Bank receives the deposit.

Interbank Transfers initiated from your Online Banking account will be made available upon actual and final credit of the funds. This is typically within 3 to 5 Business Days.

### Next-Day Availability

Funds from the following deposits on established accounts are available on the first Business Day after the day of your deposit:

- U.S. Treasury Checks that are payable to you
- U.S. Postal Service Money Orders that are payable to you
- Wire Transfers
- Checks drawn on the Bank

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you
- Cashiers, certified
- Federal Reserve Bank checks

If you do not make your deposit in person to one of our employees (for example you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

If you make your deposit at a nonproprietary ATM (an ATM **not** owned or operated by Axos Bank), funds from these deposits will be available no later than the fifth business day after the banking day of deposit.

Note: At its discretion, the Bank may decline to accept any item for deposit.

### Other Check Deposits

Checks are available as follows:

Checks: The first \$225 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of your deposit. For example, if you deposit a check of \$700 on Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

If we are going to take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by mail or e-mail within one business day after we receive your deposit. We will also tell you when the funds will be available.

### Longer Delays May Apply

In some cases, we will not make all funds that you deposit by check available to you by the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available no later than the first business day after your

deposit. If we are not going to make all funds from your deposit available by the first business day after the day of your deposit, we generally notify you by mail or e-mail if the Bank delays your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

We may delay the availability of funds you deposit by check for a longer period under the following circumstances:

- The Bank believes a check you deposited will not be paid;
- You deposited checks totaling more than \$5,525 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

#### Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash and wire transfers will be available the first business day after the day of your deposit. The first \$5,525 of a day's total deposits of traveler's, cashier's, certified, teller's and federal, state and local government checks will be available the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the check is deposited into an account held by the payee and in person to an employee of the bank. The excess over \$5,525 will be available on the seventh (7th) business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,525 will not be made available until the second business day after the deposit.
- Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

NOTE: A five (5) business day hold will be placed on your initial deposit when the Bank is initiating the transfer via the automated clearing house from your external bank account on your behalf.

#### Cash Withdrawal Limitations

If we delay availability of your deposit, we place certain limitations on withdrawals in cash. In general, \$225 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$450 of other funds becoming available on a given day is available for withdrawal in cash at or after (time no later than 5:00 pm (PT)) on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

#### Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you deposited it.

#### Deposits at Non-Axos Bank ATMs

Non-Axos Bank ATMs are part of ATM networks owned or operated by other financial institutions. You can use your card to deposit funds to accounts linked to your card as primary checking and primary savings. Deposits made at a non-Axos ATM by cash or check will be made available for withdrawal not later than the fifth business day following the banking day on which the funds are deposited. All ATMs that we own or operate are identified as our machines.

#### IMPORTANT CHECKING ENDORSEMENT STANDARDS FOR CONSUMER ACCOUNTS

Your compliance with the Bank's endorsement standards is necessary to help assure that the checks you deposit will be cleared on a timely basis. Axos Bank's endorsement standards are:

Customer endorsements must be placed on the reverse side of the check where indicated by preprinted format.

The remaining area of the check cannot contain any preprinted, stamped or handwritten customer information.

Some checks or drafts may require personal endorsement.

#### Check 21 - Substitute Checks and Your Rights

**What is a substitute check?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would



use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes the rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

**What are my rights regarding Substitute Checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we receive your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do you make a claim for a refund?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and
- A copy of the substitute check and/or the following information to help us identify the substitute checks: the check number, the name of the person to whom you wrote the check and the amount of the check.

### Overdrafts and Nonsufficient Funds

When we determine that you do not have enough available funds (available balance plus any linked overdraft protection accounts) in your account to cover an item (including an ATM or Debit Card transaction), then we consider the item a non-sufficient funds item. If you have enrolled in our optional Overdraft Line of Credit Program and have enough funds in the linked account under the Overdraft Line plan, we transfer funds to cover an item (including a check or an ATM or Debit Card transaction) or we transfer all of the funds in your line of credit if there is not enough to cover all the items (including a check or an ATM or Debit Card transaction). You may also establish a link from your checking account to a savings account or money market account to cover the shortfall in your checking account. Otherwise, without notice to you, we either authorize or pay the non-sufficient item and overdraw your account (an overdraft item) or we decline or return the non-sufficient item without payment (a returned item). All types of items, including Bank fees, may overdraw your account. We will look first to a linked account if you have established one, then to the Overdraft Line of Credit Program if you have enrolled, and then our standard overdraft program when determining to pay or return non-sufficient funds items.

We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we authorize or pay an item and create an overdraft, you must pay back any overdraft immediately. Each Owner will be jointly and severally liable to pay back any overdraft created by any account Owner, even if the Owner did not write the check, initiate the transaction, benefit from it or make any deposits to the account. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future non-sufficient funds items. We may also close your account due to overdraft activity. See Closing an Account. You agree that we may apply deposits (including, but not limited to, Social Security and similar benefits) to overdrafts without notice to or consent from you, unless the law states otherwise.

We may charge you a fee regardless of whether we authorize, pay or return an item. We may assess this fee for each item we authorize, pay or return. This means that if a merchant makes a second or third attempt to be paid after its first attempt is returned, we will treat it as separate Item subject to a separate fee if we pay or return it. See our Schedule of Fees herein.

### Overdraft Protection

The Bank Offers overdraft protection services that may protect your account against overdrafts in the event you do not have sufficient available funds to cover an item authorized or presented for payment. Overdraft protection may be less costly than paying overdraft or Non-sufficient return item fees.

- **Overdraft Protection By Linked Accounts** – With this plan, you authorize the Bank to make an automatic transfer from your savings account to cover items presented for payment against non-sufficient funds to your designated checking

account. These automated transfers are considered limited transfers and each transfer is counted as one of the six transfers from a savings account allowed per calendar month.

A transfer occurs from your savings account to cover items presented against non-sufficient funds. Transfers are made for the exact amount to cover the shortfall in Available Funds. If there are not enough funds to cover the Item, no transfer will be made.

## Electronic Fund Transfer (EFT) Services

### General Rules and Definitions

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

**Definitions.** In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at the Bank that you open through the Bank website; "Account" includes any Checking, Certificate of Deposit, or Savings account at the Bank opened through the Website or in person; "Card" means an automated teller machine card and/or a VISA debit card that accesses your Checking, Savings, Money Market, or NOW account; "PIN" means the personal identification number you use in connection with your Card; "Password" means the password you use to access the Website and your Bank Accounts through a personal computer or other electronic terminal; "Access Device" means your Card, Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Card, Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

- ATM Safety
- Funds Transfers
- Other Electronic Fund Transfer Services
- Liability For Unauthorized Electronic Transfers
- Other Electronic Fund Transfer Services

### Types of Transactions

We offer the following types of Electronic Fund Transfers (EFT) Services for your Checking Account.

#### Direct Deposits.

You can arrange for direct deposits to your checking and savings account(s).

#### Preauthorized Credits/Debits.

We accept, on your behalf preauthorized Credits/Debits drawn on your Deposit Accounts which allow unrestricted activity. Through our electronic bill payment service you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer. We may also accept and direct funds by wire transfer. Each of these services has unique fees associated with the transaction. Please consult our Schedule of Fees herein. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that obtains it.

#### ATM and Point-of-Sale Transactions.

ATM Transactions. ATM Cards issued by us to you remain our property and you may be requested to return the Card to us at any time for any reason. Each card is used in conjunction with an authorizing Personal Identification Number ("PIN"). To guard against someone initiating a transaction that you have not authorized, you must take all reasonable precautions to prevent any other person from learning your PIN. If you permit or authorize another person to use your Card and PIN, you will be liable for all resulting transactions. You may use your Card at ATMs which are a part of an Electronic Funds Transfer service network to which the Bank belongs ("EFT network"). ATM withdrawals are available up to the daily authorization limits disclosed below, provided the available balance in the Deposit Account associated with your card is greater than or equal to the amount requested, plus any fees that may be charged along with the cash disbursement.

- Withdraw cash from your Checking Account.
- Find out your Checking Account balances.
- Transfer funds between your own accounts at the Bank (if available on the ATM in use).
- Withdraw cash from your Savings Account.
- Make deposits to your own accounts.

**Note:** We cannot assure that a specific ATM or EFT network will perform or permit all the above transactions. In addition, some or all transactions may be subject to a surcharge assessed by the terminal owner. Some fees and/or charges assessed by the terminal owner may be reimbursed to you in accordance with our published Schedule of Fees herein. Also, a specific ATM or EFT network may not provide you with access to all of your Accounts or may automatically post withdrawals to certain account types (such as checking), rather than the account you selected. If you have a question regarding whether a certain ATM or EFT network will process a transaction, sign on to your online banking, call, e-mail or write us.

**Point-of-Sale Transactions.** You may use your Visa debit card to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as point-of-sale ("POS") transactions, and will be charged against your Checking Account. POS withdrawals may, at the Bank's discretion, be authorized even when the available balance is not sufficient.

### Other Electronic Transfers.

**Transfers to Your Other Accounts at the Bank.** You may transfer funds to a Savings, Money Market, or Checking Account on the Website by logging into online banking.

**Transfers to Third Parties.** You can transfer funds from your Account to third parties ("Recipients") by entering payment instructions through our online banking Bill Payment Service. Once the transfer has occurred, it is irrevocable. Transfers using Zelle, Venmo, or a similar peer-to-peer payment provider may be susceptible to fraudulent activity. Please take care before authorizing any payments and ensure the recipient is someone you trust. We are not responsible if you authorize a payment that was fraudulently induced. We consider all payments to be authorized transactions unless you notify us immediately of unauthorized access to your account. Unauthorized transactions mean transactions initiated by someone other than you without your permission. If you have reason to believe that someone has your login credentials to have permission to make transactions, you must contact us immediately at 888.502.2967 or else any transactions initiated by that person will be considered authorized.

### Terms Relating to Goods and Services Purchased using Electronic Transfers with an ATM or Visa Debit Card.

**No Liability.** The Bank is not responsible in any way for any goods or services you decide to purchase, including without limitation, their quality, safety, legality or delivery. The Bank will not become involved in any dispute involving such goods or services. You also agree to release the Bank and their respective directors, officers, employees and agents from any and all claims, demands and damages between persons using and accepting the Bank's ATM and Visa Debit Cards issued to you, including any claims, demands or damages arising out of or related to the purchase or sale of goods or services.

**Rejected Funding Transactions.** Payments are made solely out of funds on deposit with the Bank in accordance with the Banking Documents. If you fund your account through a credit card or ACH transaction, you may not dispute that transaction if you have transferred funds out of your account. If you are the recipient of a transfer from another Bank customer, and the sender reverses or charges back a transaction used to fund your transfer, Bank immediately and without notice or presentation may debit your account for the amount of the transfer, regardless of whether your account has a sufficient balance to fund the transaction. You are responsible for any overdraft created because of the reversal. You may incur interest, fees and charges in accordance with the Banking Documents if there are non-sufficient funds in your designated Account to cover such amount.

**Limitations on Payments.** The Bank may terminate access to the Bank's ATM and/or Visa Debit Card Services at any time for any reason, including without limitation (i) with respect to any recipient of transfers, if the Bank believes in its sole discretion that there are an excessive number of disputes involving customer use, or (ii) with respect to any third party, if the Bank believes in its sole discretion that the third party has initiated disputes without reasonable cause or in bad faith. The Bank also may reject a transaction or restrict your access to the Website to make further transactions at any time if it believes the security of your accounts or the Website is at risk or any fraudulent or illegal activity may be occurring, including evidence of unusual activity in your accounts.

### Limitations on Transfers

Your Card transactions will be subject to daily limits as follows\*:

- Cash withdrawal from an ATM using an ATM card - \$310.00
- Cash withdrawal from an ATM using a Visa® Debit card - \$1,010.00
- Point-of-sale transaction using your Visa® Debit card - \$2,500.00

\*For Second Chance Checking and Second Chance Savings products – please refer to product features for limits. For security reasons, we may further limit these amounts from time to time without notice. Non-sufficient funds activity involving an ATM or Visa Debit Card may result in decreased daily limits or revocation of the card.

**Charges for Use of Your Card.** We do not charge you a fee to use your Card at an ATM or to make a POS transaction. However, ATM transactions may be subject to a fee or surcharge assessed by the terminal owner, for which you will be reimbursed by the Bank up to the amount per month which corresponds to the type of account you have.

#### Preauthorization Payments Holds

When you use your Card at a point of sale location or when you use the Visa or other network enhancement feature of the Cards to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from us for the transaction. When the preauthorization is approved by us, we immediately place a hold on your account to debit the preauthorized amount. The amount you actually approved or signed for may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction (which usually occurs within two to five days) will adjust the amount previously deducted from your designated Account. The hold placed on your account will affect the available balance in your designated Account to pay checks or for other electronic fund transfers. Since all transactions are immediately posted to your designated Account, please check your available balance on the Website. We will not be responsible for damages for wrongful dishonor if any items are not paid because the amount requested by the merchant was different from the actual amount you approved.

#### Using your Card for International Transactions

If you use your Card to obtain cash or to purchase goods or services in another country (even if you are physically located in the United States), the amount of the charge in foreign currency will be converted to a U.S. dollar amount by the applicable network (e.g. Visa, MasterCard, etc.). In making this conversion, the network will use the procedures set forth in its operating regulations. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

#### Documentation of Transfers

**Receipts:** You have a right to receive a receipt at ATMs and POS terminals that accept your ATM and/or Visa debit cards each time you make a transaction.

**Preauthorized Credits:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 888.502.2967 to find out whether or not the deposit has been made.

**Periodic Statements:** You will also be able to view your bank statement and transaction history on the Website.

#### Lost or Stolen Card or Unauthorized Transactions

Notify us immediately if your ATM Card, Visa Debit Card or PIN or other access code has been lost or stolen or used without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all your money in your account plus your maximum Overdraft Line of Credit.

#### In Case of Errors or Questions about Your Electronic Transfers

Telephone Customer Service at 1-844-773-0647, email, or write us at Axos Bank, P.O. Box 509127, San Diego, CA 92150, as soon as you can if you think your online statement or receipt is wrong or if you need more information about a transfer listed on the online statement or receipt. We must hear from you NO LATER than 60 days after your FIRST online statement on which the problem or error has appeared. In your communication to us, be prepared to provide us with the following information:

- Your name and Account number (if any).
- A description of the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct the error, promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale, or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your questions or complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For disputes involving the unauthorized use of your Visa Debit Card for Visa point-of-sale transactions, we will provisionally credit your Account within 5 business days. Under the Visa Rules, we may withhold provisional credit to the extent allowed under applicable law if we determine that the circumstances or account history warrants the delay. The Visa Rules do not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed over the V network.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

#### Electronic Transaction Cancellations

If you have arranged with us in advance to make regular periodic payments out of your designated Account using our Electronic Bill Payment Service, you can stop any of those payments by following these procedures:

- Sign on to the Website and cancel the future payments using the procedure as called for in the Bill Payment section.
- Call Customer Service, write the Bank, or e-mail in time for us to receive your request three or more business days before the payment is scheduled to be made. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.

**NOTE:** This section does not apply to stop payment orders for checks.

#### Liability of Bank for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### Your Liability for Unauthorized Electronic Funds Transfers

**TELL US AT ONCE** if you believe your ATM and/or Visa Debit Card or any other Access Device has been lost or stolen or if you think your PIN or Password is no longer secure or confidential. Telephoning us is the best and fastest way of keeping your possible losses down. During business hours you may call 1-844-773-0647 to report your ATM/Visa Debit Card lost or stolen, or login to your online banking and send us a secure message.

You can lose no more than \$50.00 if someone used your Card without your permission, if you tell us within two business days, subject to Visa's Zero Liability policy. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or other Access Device, and we can prove we could have stopped the unauthorized transactions if you had told us, you could lose as much as \$500.00. Also if your on-line statement shows transactions that you did not make, TELL US AT ONCE. If you do not tell us within 60 days after the daily transactions (Periodic Statement) are provided to you on the Website, you may not get back any money you lost after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, let us know. We may extend the time periods.

You agree that you will not reveal your User ID, Password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or Password on your ATM and/or VISA Debit Cards or on any item kept with your Access Devices; and not leave a computer terminal unattended after you have logged in using your Password or other Access Device.

#### Our Liability for Failure to Complete Electronic Funds Transfers

If we do not complete a transaction from your consumer account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages only directly caused by this failure. However, there are some exceptions. For instance, we will not be liable if:

Through no fault of ours, you do not have enough available funds in your Account, including any available overdraft line of credit, to make the transaction.

- The automated teller or cash dispensing machine does not have enough cash.
- Any terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire, flood or riot) prevent the transaction, despite reasonable precautions that we have taken.
- In the case of pre-authorized credits, the data from the third party is not received, is incomplete or erroneous.

#### Amendments

If you do not agree to a change or amendment to this EFT Agreement, you must notify us prior to the effective date of the change or amendment and cancel your EFT Services and surrender or destroy your Access Devices.

#### Termination

We may terminate EFT Services, in whole or in part, without notice, due to your default or as a security precaution. If you or we cancel this EFT Agreement you must surrender or destroy your Card or any other Access Device issued to you.

### Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

### Transactions Not Subject to Electronic Fund Transfer Act or Regulation E

Electronic transfers made from an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E or to the error resolution procedures set forth herein. You must notify us at once of any unauthorized or erroneous electronic transactions not subject to the Electronic Fund Transfer Act or Regulation E shown on your statement or a notice. Your notice must be in writing, must include a statement of relevant facts and must reach us no later than 60 days after the date of the statement or notice on which the erroneous transaction appears.

### ATM Safety Tips

The suggestions that follow offer some simple tips on protecting your card and PIN and on exercising care when using an ATM. Please review them carefully,

#### **Protect Your ATM Card and Personal Identification Number (PIN)**

- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Always protect your PIN. You should never give your PIN to anyone and you should never write your PIN anywhere, especially on your card. If you choose your own PIN, avoid using obvious numbers such as telephone numbers, addresses, or birthdates.
- Never give someone information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.

#### **Be aware of Your Surroundings at ATMs**

- Look around when you walk up to the ATM or exit the ATM. If you notice anyone or anything suspicious or that you deem unsafe, such as the lighting around the ATM not working, use another ATM or return later.
- While at the ATM, enter your PIN discreetly; shield the keypad with your hand or body. After completing your transaction, be sure to put your card away, cash, and transaction record before exiting the ATM area. Count the cash later in the safety of your locked car or home.
- When you enter or exit an ATM in an enclosed area, be sure you close the entry door completely. Do not open locked ATM vestibule doors for others or allow any unknown persons to enter the ATM area when you are making your transaction. Authorized customers should have their own access.
- When you use a drive-up ATM, be sure your passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.

### Other Electronic Fund Transfer Services:

#### Funds Transfer Services

The following provisions apply to funds transfers you send or receive through Axos Bank "the Bank", but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board. If you have a specific agreement with the Bank for these services, these provisions supplement that agreement to the extent these provisions are not consistent with the specific agreement.

The Uniform Commercial Code includes provisions relating to funds transfers. These provisions define the following terms: funds transfer, payment order and beneficiary. These terms are used here as they are defined in Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state whose law applies to accounts for which the funds transfer service is provided. In general: a funds transfer is the process of carrying out payment orders that lead to paying a beneficiary. The payment order is the set of instructions given to the Bank to transfer funds. The beneficiary is the person or business who receives the payment. We may charge fees for sending or receiving a funds transfer. We may deduct our fees from your account or from the amount of the transfer. For current fees, please refer to our Schedule of Fees herein.

### Fedwire

Fedwire is the electronic funds transfer system of the US Federal Reserve Banks. When you send a payment order or receive a funds transfer, we or other banks involved in the funds transfer may use Fedwire. If any part of a funds transfer is carried out by Fedwire, your rights and obligations are governed by Regulation J of the Federal Reserve Board.

### Sending Funds Transfer:

**Cutoff times for Payment Orders.** We have cutoff times for processing payment orders. If the Bank receives your domestic payment order or international payment order after 12:00 PM (PT), or on Saturday, Sunday or federal holiday, it will be processed on the next funds-transfer business day.

**Amending or Canceling Payment Orders.** You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank to do this, we may make a reasonable effort to act on your request. But we are not liable to you if, for any reason, a payment order is not amended or cancelled. You agree to reimburse the Bank for any costs, losses or damages that we incur in connection with your request to amend or cancel a payment order.

**Inconsistency of Name or Number.** When receiving a payment order, payment may be made by the Bank, or by other banks, to which the payment order is forwarded, based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by the Originator of the payment order. Furthermore, when receiving a payment order, we may rely, and any other banks to which the payment order is forwarded may rely, on the bank identification number provided in the payment order even if the identification number identifies a bank different from the bank named by the Originator of the payment order.

**Sending Payment Orders.** We may select any intermediary bank; funds transfer system or means of transmittal to send payment orders. Our selection may differ from that indicated in your instructions.

**Notice of Rejection.** The Bank may reject payment orders. We notify you of any rejection electronically or orally. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

**Errors or Questions about Payment Orders.** The Bank will notify you about funds transfer by listing them on your account statement. In some cases, we may also notify you electronically or in writing. You must notify us at once if you think a funds transfer shown on your statement or notice is incorrect. You must send us written notice, including a statement of relevant facts, no later than 10 days after the date you receive the first notice or statement on which the problem or error appears. If you fail to notify us within this 10-day period, we are not liable for any loss of interest because of an unauthorized or erroneous debit or because your statement or notice is incorrect. We are not required to compensate you, and we are not required to credit or adjust your account for any loss of interest or interest equivalent.

### Receiving Funds Transfers:

The Bank may receive instructions to pay funds to your account. We may receive funds transfers directly from the sender, through a funds transfer system or through some other communications system. This includes wire transfers, ACH transfers that may be sent through an ACH system or processed directly to an account with us.

**ACH Provisional Payment Rule.** Credit given by us to you with respect to an automated clearing house credit or debit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you (i.e. Originator of the entry) will not be deemed to have paid you the amount of such entry.

**Notice of Funds Transfer.** Under the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

**ACH Debits and Credits.** From time to time, originators that you authorize may send Automated Clearing House (ACH) credits or debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. You should be cautious about giving someone your account number to help prevent unauthorized transactions on your account. You must notify the Bank immediately of unauthorized activity.

### Online Banking and Bill Payment Services

This Axos® Bank Online Banking Agreement ("Agreement") with Axos Bank applies to your use of the Axos Bank Website. In this Agreement, "you" or "your" means each person that uses the Bank's Website to obtain a Financial Service; "Financial Service" means a deposit account, overdraft credit account, bill payment service, Mobile Banking or any other financial product or service available through the Axos Bank Website; "Provider" means a service provider that offers a Financial Service through the Bank's Website or an affiliate of the Bank's; "The Bank's website" and the "Website" means the Internet site operated by the Bank for itself and the Providers. "Provider Documents" means you have a separate agreement with some or each Provider regarding the Financial Service it provides. "Banking Product Documents" means the Deposit Account Terms, Online Banking

Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, Overdraft Line of Credit Agreement and Disclosure Statement, Truth in Savings Disclosure and the Schedule of Fees herein.

Terms defined in this Agreement have the same meaning as the Banking Product Documents and, unless specified otherwise, any term defined in a part of the Banking Product Documents has the same meaning.

[Consent to Terms and Conditions](#) By submitting the application accessible through the Bank's Website or using any Financial Service, you agree to the terms and conditions set forth in this Agreement and the Provider Documents, if any, governing the Financial Service you obtain through Online Banking. In the event that the Bank amends this Agreement or a Provider amends the Provider Document, to the extent permitted by law; your continued use of the Website or a Financial Service subject to such Provider Document after the effective date of such change evidences your acceptance to such amendment. A Provider may enforce this Agreement against you to the extent it relates to that Provider.

[Consumer Credit Reports](#) Consumer Credit reports may be obtained by the Bank or any Provider in connection with any Financial Service that you request or receive. If you ask, you will be informed whether or not such a report was requested, and if so, the name and address of each agency that furnished the report.

#### [Bill Payment Processing](#)

Axos Bank customers with an online banking service may use the optional Bill Payment service in the following manner:

- Payments can be entered as a one-time transaction or as recurring transactions that are scheduled.
- You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use.
- Payments (other than Axos Bank loan payments, entered on our system before 2:00 p.m. PT on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled for processing and be processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the next bank business day.
- You authorize us to make payments in the manner we select from the following methods:
  - Electronic Transmission - The majority of payees are this and the payment is sent via ACH to these types of payees.
  - Check - Payees that are not able to be set up as an electronic transmission will receive a check drawn directly from your designated account.
- Scheduling Bill Payments
  - The scheduled "Send Date" is the date you enter for the payment to be sent to the Payee. For payments made by electronic transmission, the payment amount will be debited from, or charged to an account that you designate on the scheduled "Send Date." If the scheduled "Send Date" is a weekend or non-bank business day, then the "Send Date" will be the next bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled send date.
  - For payments made from an Axos Bank deposit account and to an Axos Bank loan, line of credit, or mortgage, Axos Bank will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 2:00 p.m. PT cut-off.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Service, you must schedule payments and your account must be in good standing, you will be fully responsible for all late fees, interest charges, or other action taken by the Payee.

[Contact Us](#) Contact information for the Bank is provided on the Website or from within Online Banking or Mobile Browser Banking by selecting the "Contact Us" link.

[Electronic Communications](#) To the fullest extent permitted by applicable law, this Agreement and any other Financial Services, Provider Documents, notices or other communications regarding Online Banking (collectively referred to as "Communications"), may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within our Website or Online Banking and/or delivered to your e-mail address or access device. Any Communications that are required by law or regulation will be provided, at our Website [www.axosbank.com](http://www.axosbank.com) in a form you can print and retain for your records. All Communications in either electronic or paper format will be considered to be "in writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. The Bank and the Providers reserve the right to provide Communications in paper format. Your consent to receive Communications electronically is valid until you revoke your consent by notifying the Bank on behalf of itself and the Providers of your decision to do so. If you revoke your consent to receive Communications electronically, the Bank and the Providers will terminate your right to use Online Banking, Mobile Banking or obtain Financial Services (including redeeming any deposit accounts), and you accept sole liability for any early withdrawal penalty, tax or other consequence resulting from an involuntary termination of a Financial Service, to the extent permitted by law.



You agree to monitor your Account and important account information through your Online Banking service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting our website.

**Governing Law** This Agreement and Financial Services between you and the Bank are governed by federal law and, when applicable, the laws of the State of California. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Agreement with respect to the Financial Services they provide.

**Illegal, Fraudulent or Improper Activity** You will not use the Website or any Financial Service for any illegal, fraudulent or improper activity. If the Bank or any Provider suspects that you may be engaging in or have engaged in a fraudulent, illegal or improper activity, including a violation of any terms and conditions relating to Online Banking or any Financial Service, your access to Online Banking and any Financial Services may be suspended or terminated. You understand that access to and transactions in your accounts may be suspended or terminated if an access device has been reported lost or stolen or when the Bank or any Provider reasonably believes that there is unusual activity on any of your Accounts. You agree to cooperate fully with the Bank and each Provider to investigate any suspected illegal, fraudulent or improper activity.

**Indemnification** You agree to indemnify, defend, and hold the Bank and its affiliates, officers, directors, employees, consultants, agents, Providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking; (d) indirect, incidental, special or punitive damages arising out of or in connection with use of Mobile Banking.

**Internet Access** You certify that you have access to the Internet and a current e-mail address. You have sole responsibility for providing the Bank with a correct and operational e-mail address. Neither the Bank nor any Provider will be liable for any undelivered e-mail communications or any costs you incur for maintaining Internet access and an e-mail account. You must promptly notify the Bank and all Providers of any change in your e-mail address.

**Limit On Liability** To the fullest extent permitted by law, neither the Bank nor any Provider will have any liability in connection with any unauthorized interception or use of data relating to you or the Financial Services; any inability to use or access Online Banking or Mobile Banking for any reason; any actions or transactions by an individual that uses your Online Banking ID together with your Password; or any cause over which the Bank or a Provider does not have direct control, including problems attributable to computer hardware or software (including computer viruses), telephone or other communications, or Internet service providers. Your sole and exclusive remedy for any failure or non-performance of Mobile Banking (including any software or their materials supplied in connection with mobile banking) shall be for us to use commercially reasonable efforts to perform an adjustment or repair of the mobile banking service. The Financial Services accessible through the Website or Mobile Banking are provided "as is" and "as available" with all faults, and the Bank and each Provider hereby disclaims, for themselves and for each other entity involved in the provision of the Financial Services, all warranties, either express or implied or statutory, including, but not limited to, any implied warranties of merchantability, of fitness for a particular purpose and of lack of viruses. In no event shall the Bank or any other Provider be liable (a) for damages caused other than by its own gross negligence or intentional misconduct or (b) for indirect, special, incidental, consequential or punitive damages whatsoever (including, but not limited to, damages for lost profits, disclosure of confidential information, or loss of privacy), arising out of or in any way related to the use of or inability to use Online Banking, Mobile Banking or any Financial Service, even if the Bank or the Provider has been advised of the possibility of such damages. In no event shall the Bank or any Provider be liable for any act or circumstances beyond our control (such as, for example, a fire, flood or other natural disaster, war, riot, strike, act of civil or military authority, equipment failure, computer virus, or failure or interruption of electrical, telecommunications or other utility services). Limitations on this notice with respect to certain electronic funds transfers are stated in the EFT Services Agreement as contained in the Banking Product Documents and displayed on the Website.

**Miscellaneous** Any waiver by the Bank or any Provider must be in writing and signed by an authorized representative of the Bank or the Provider. If a waiver is made, no party is obligated to provide similar waivers in the future. This Agreement and the Provider Documents are binding upon and shall inure to the benefit of permitted successors and assigns of you and the Bank and/or the Providers. If any provision of this Agreement or the Provider Documents is invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

**Mobile Banking Services** Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile

Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

**SMS (Text) Banking** – access available account information via text messaging.

**Browser Mobile Banking** - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

**Account information** - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.

**Transfers** - between Bank accounts.

**Bill Payment** - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see the Schedule of Fees herein for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

**Password and Device Protection** You will not disclose your password to access Online Banking ("Password") to any person. You understand and agree that the Bank and the Providers rely on the use of your Password to confirm your permission to access your account and are therefore authorized to act upon instructions and information received from any person that enters your Online Banking ID (User Name) and Password. You agree not to use any personally identifiable information when creating shortcuts to your Account. You are required to change your Password periodically.

Create a Password that is not easily able to be guessed or identified as relating to you, or is an obvious combination of letters and numbers (e.g. sequential numbers, birth date, etc.); do not keep any record of your Password in a form that it can be readily identified, accessed or stored anywhere, in written or electronic form.

**If you forget your password, become locked out and the Bank resets your password, or your password expires you will be required to re-establish your login credentials at a PC or laptop to regain access to Mobile Banking.**

You will notify the Bank immediately if your Password, PC, laptop, mobile device or any another access device used to access your account is compromised, lost, stolen or is suspected of being compromised or lost. If you believe that someone may have unauthorized access to your online Banking or Mobile Banking, you agree to notify us immediately and cancel your Mobile Banking associated with the device.

You agree to notify us immediately if you change or cancel the number of your mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged; if you do we will not be liable for any damages. Log off immediately at the completion of each access by you, lock your mobile device or take other steps necessary to stop unauthorized use of Mobile Phone Banking.

**Privacy** You agree that you have had an opportunity to review, download or print, and that you agree to the Bank's [Privacy Policy](#) relating to the Bank's Website, the Financial Services and the Providers.

**Security Features** The Bank has taken strong measures to protect the security of information transmitted between the Bank and its customers. The Bank strongly suggests that you use a web browser with 128 bit encryption. In fact, some selected services require a web browser with 128 bit encryption and you will be notified upon your application for access to those specific services.



Regardless of the security features in use by you and/or your web browser, the Bank and the Providers are unable to ensure that the data transmitted by you to the Bank or a Provider, or from the Bank or a Provider to you, will not be intercepted by third parties.

[Transfer](#) You may not transfer any rights or obligations you may have under this Agreement, under any Provider Documents or with respect to any Financial Service, without the prior written consent of the Bank and any Provider that would be affected. The Bank and each Provider reserve the right to transfer any right or obligation under this Agreement, under any agreement provided with the Provider Documents or with respect to any Financial Service without your consent.

## Schedule of Fees

### Account Services:

Initial Debit Card/ATM Card (if ordered at account opening)	Free
Debit Card/ATM Card replacement (if second occurrence and any thereafter)	Free
Debit Card/ATM Replacement - Special Mailing/Rush Delivery Fee	\$50.00
Debit Card/ATM Transactions*	Free
Bank Verification Letter	\$35.00
Collection Items, domestic, per item*	Free
Collection Items, international, per item*	\$35.00 + cost
Visa® Debit Card Foreign Currency Conversion Rate	1%

\* Additional charges may be imposed by other financial institutions (please note for foreign ATMs that a balance inquiry may be considered a separate transaction even if it occurs in the same ATM session as a withdrawal).

### Statement and Research Services:

Check copy from archive, per item	\$5.00
Legal Processing	\$100.00
Research/Reconciliation, per hour, one hour minimum (includes time spent pulling documentation for legal process)	\$35.00
Statement Copy from Online Banking	Free
Statement Copy from archive with our assistance, per statement	\$10.00
Account Statement - Online	Free
Account Statement - Paper	\$5.00

### Individual Retirement Account (IRA) Services:

Transfer Fee	\$35.00
Closing Fee	\$35.00
Fair Market Value on IRAs – Paper	\$10.00 (produced annually at year-end)
Fair Market Value on IRAs – Electronic Statement	Free

### Wire Transfer Services: (Customers only):

Wire Transfers Incoming (Domestic and International)	Free
Wire Transfers Outgoing (Domestic)	\$35.00 each
Wire Transfers Outgoing (International)	\$45.00 each

### Other Fees:

Certified or Overnight Mail – Special Mailing/Rush Delivery Fee	\$10.00 + postage
Check Orders For All Checking Accounts	At Cost
Check Orders with our assistance (if second occurrence and any thereafter)	\$10.00 + cost of checks
Escheatment Notification	\$2.00
Excess Transaction or Withdrawal Fee (per withdrawal)	\$10.00
Non-sufficient/uncollected funds- Paid or Returned Item (per return or per payment as applicable)	\$25.00† (Max \$75.00 per day)
Official checks, per item	\$10.00
Online or automated telephone transfers	Free
Overdraft Protection Transfer (from linked account)	Free
Stop payments, per request Online (initial or extension)	\$10.00



Stop payments, per request with assistance (initial or extension)	\$35.00
Axos Bank On-Us Check Cashing Fee for Non-Customers, per item	\$5.00
Non-Customer Notary Fee	\$2.00
†No fee for an item generating a negative balance less than \$25.00	

Updated 1/2025



**Personal Deposit Account Agreement  
and  
Schedule of Fees**

**Effective: September 24, 2024**

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## Agreement for Your Account

Welcome and thank you for selecting UFB Direct® for your banking needs.

This Disclosure and Agreements (“Agreement”) explains important terms and conditions which govern your account(s) with us. This agreement governs personal Deposit Accounts identified in this Agreement at UFB Direct (the “Bank”). By opening or maintaining a checking, savings or certificate of deposit (CD) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. Your checking, savings, or certificate of deposit (CD) account is located at the Bank’s headquarters in San Diego, CA.

This Agreement is periodically revised, amended, or added to, and always available electronically for your reference at [www.ufbdirect.com](http://www.ufbdirect.com). Please read this Agreement carefully and keep it with your banking records for future reference.

This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank’s Website. This Agreement includes the following disclosures applicable to the Bank’s personal deposit accounts that the Bank has provided to you (1) Account features, (2) Privacy Policy, (3) Electronic Funds Transfer Services, (4) Online Banking and Bill Payment Services (5) Funds Availability Policy, (6) Substitute Checks and Your Rights, and (7) any additional disclosures regarding your account(s) that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the [Schedule of Fees herein](#) and on the Bank’s website.

### Account Funding

You agree to fund your account within 30 days of account opening, or we may close the account.

### Changes to This Agreement

We may change this Agreement at any time without prior notice unless prohibited by law. Changes may include deleting or modifying existing terms or rates or the addition of a new term or fee not otherwise contemplated when you opened your account, including new terms regarding how we will resolve preexisting or future disputes, whether informally, by litigating in specified courts or under specified rules, or through alternative dispute resolution, such as binding arbitration. We may convert existing accounts and services into new accounts and services or discontinue accounts or services. If a change to this Agreement is material and adverse to you, we will give you reasonable notice in writing or by any method permitted by law. For example, unless otherwise required by law, a notice of the changes or a copy of the revised Agreement (or a link to review it) may be sent to you at the mailing or email address on file with your account, via other electronic means, or included in a message on the statement for one of your accounts. Any changes will take effect immediately, unless stated otherwise in any notice we provide to you. We may, but do not have to, notify you of changes that we make for security reasons or that we believe are either beneficial or not adverse to you. You are not required to agree to changes in terms that are materially adverse to you. If you wish to reject a change, you must close your accounts before the effective date of the change. There is no penalty or fee for closing an account in order to reject a change in terms. If we have notified you of a change and you continue to use or maintain your account after the effective date of the change, you have agreed to the new terms.

When we change this Agreement, the then-current version of this Agreement supersedes all prior versions and governs your account. For the sake of clarity, nothing contained in this section shall affect the Bank’s ability to close your account for any reason or without cause in accordance with the section below, entitled “Closing an Account.”

### Closing an Account

You agree to notify us of your intention to close your Deposit Account, and we reserve the right to request that your notice be in writing that affirmatively acknowledges that closing the account could affect your receipt of Financial Services. After a Deposit Account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. You agree to hold us harmless for refusing to honor any check, item or other debit on a closed account.

For security reasons, we may close your Deposit Account and require you to open a new account if there is a change in authorized signers, there has been a forgery or fraud reported or committed involving your Deposit Account, any Deposit Account checks are lost or stolen, you have too many transfers from a Deposit Account that has transaction limitations, or you have violated any other provision of an agreement you have with us.

The Bank reserves the right to close your account for any reason or without cause. We need not advise you of the reason for taking this action. The Bank need not give advance notice of any closure. After an account is closed, we have no obligation to accept deposits or pay any outstanding items or other debits, but we may do so at our option. If your account is closed by the Bank, it may issue a single Cashier’s Check for the account balance payable to accountholder and may mail or deliver that check to the accountholder, subject to any right the Bank may have under any agreement covering the account or the Bank’s right of setoff.

### Compliance with Laws and Regulations

When you do business with us, you agree to all applicable laws, regulations or ordinances, and orders of governmental and governing authorities, including federal and state privacy laws and anti-money laundering laws. You agree not to use your account or services for any unlawful purpose, including unlawful internet gambling.

## Financial Information

You agree to provide us accurate and complete financial and other information we request in connection with a Deposit Account or Overdraft Account and the Banking Documents. Information concerning a Deposit Account or Overdraft Account may be reported to credit reporting agencies and will be made available when requested by proper legal process.

## General Use of Credit File Information

You certify as to the accuracy of the information you provide to us and authorize UFB Direct's affiliated consumer reporting agency/agencies to access your credit file to facilitate the processing of your application for UFB Direct financial products and to authenticate your identity for legal and regulatory compliance purposes. You understand that you may be asked questions based on the information in your credit file as part of this process. You also understand that UFB Direct may review your credit history and past banking relationships.

## Governing Law

This Agreement is governed by federal law and, when applicable, the laws of the State of California.

To the fullest extent permissible by applicable laws, in any legal action, arbitration or claim between you and the Bank, the prevailing party shall be entitled to recover costs and reasonable attorney's fees.

## Information You Give Us

When you open an account with us, you give us information about yourself and confirm that it is correct. We enter the information into our records. We will rely on that information until you notify us of a change and we have a reasonable time to act on the new information.

## Personal Information at Account Opening

Federal law, including the USA PATRIOT Act, requires all financial institutions to obtain, verify and record information that identifies each person or business that opens an account. When you apply for a personal account, we will ask for your legal name, residential address, date of birth and Social Security Number (SSN). We will require one or more forms of unexpired photo identification. We may validate the information you provide to us to ensure we have a reasonable belief of your identity. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded. When you apply for a business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, residential address, date of birth and social security number, which will allow us to verify your identity. We may validate the information you provide to us to ensure we have a reasonable belief of your identity and your business. If we are not able to verify your identity to our satisfaction, we will not open your account or we may close the account if it was previously funded.

## Service Charges

You agree to pay the charges as shown on the Schedule of Fees herein. As these charges are incurred, we will deduct the charges directly from the Deposit Account balance. We will not be liable for dishonor of your items or other debits resulting from our deduction of any charges as authorized by the Banking Documents.

## Statements

You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your checking account daily through the Website. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized. Daily transactions accumulate for a period of one month. You must review and verify your account transactions as if your transaction history shown on the website was a traditional periodic statement.

**Check Safekeeping.** Copies of your checks and other items paid from your Deposit Account will be held by us instead of returned to you. An image of the front and back of the checks you write and are presented for payment will be deemed to be made available to you no later than the day after the items are presented to us for payment. We will keep the image copies of the front and back for seven (7) years. We will provide copies of items upon written or e-mail request. We will assess a fee for providing such copies. See Schedule of Fees located herein.

**Bank's Duty of Care.** In accordance with reasonable banking standards, most checks and other items presented to us for payment are processed through automated processing and, except in limited circumstances and subject to such reasonable sampling procedures as we establish at our discretion, most items are not individually examined to verify your signature or that the item is otherwise properly payable. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems.

## Telephone Calls: Calling, Monitoring and Recording

For our mutual protection, and to enable us to provide better service to you, we may monitor and/or tape-record any of our telephone conversations.

## E-Sign Disclosure and Consent

When applying for a Deposit Account or Loan with Axos Bank®, also known as UFB Direct, you will be asked to give your consent for the Bank to provide disclosures, notices, amendments or changes to this Agreement, communications, and information to

you electronically rather than paper form and agree to sign documents electronically, we will accept your electronic signature as though it were your handwritten signature.

The Disclosure and Consent Regarding Electronic (eSign) Signatures and Communications (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your new Deposit Account or your loan transaction (the "Loan") pending with the Bank ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Deposit Account or Loan in an electronic form. We will sometimes use the words "Electronic Records" as a short way to refer to the communications and information that we may provide electronically. Before you decide whether or not you wish to give your consent to receiving Electronic Records, you should read and consider the following information.

If you agree to provide your consent, click/check the "I Agree" button or sign at the bottom of the acknowledgement. The statement contains important information that we are required by law to provide to you. You should keep a copy for your records. If you have any questions about Electronic Records that are not answered, you can contact us as follows:

Send us an e-mail at [customerservice@ufbdirect.com](mailto:customerservice@ufbdirect.com)  
Call us toll free at 1-844-773-0647 for loan questions  
or 1-877-472-9200 for Deposit Account questions or write to us at:

**UFB Direct**  
Corporate Headquarters  
4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122

[Types of Disclosures and Notices that will be provided in Electronic Form.](#) The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Fair Credit Reporting Act, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, amendments and changes to agreements, disclosures, and notices that we wish to provide you in connection with the Deposit Account or Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.

For Online Banking Services the Disclosures may include your periodic Account Statement (As part of the monthly account statement, you will receive information about your account), other periodic or special notices (such as hold notices on availability of funds, or error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you and Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

[Your Right To Receive Paper Copies of the Disclosures.](#) You have a right to receive certain Communications on paper and you are not required to consent to receiving those Communications electronically instead. You are not required to consent to the electronic signature of documents. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you should also print all disclosures and legal documents.

[Your Right To Withdraw Your Consent.](#) You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in below.

[Scope of Your Consent.](#) Your Consent applies only to your electronic receipt of Disclosures and legal documents in connection with the origination, closing and servicing of the Loan or deposit account. Your Consent does not apply to other transactions that you may wish to enter into with us.

[To Withdraw your Consent](#) all you need to do is contact us using one of the Contacts described above.

[What records will you provide to me electronically?](#) If you consent, you will receive electronic records that relate to our online banking services. These will include the following types of documents:

- Your monthly account statement, if applicable. (As part of the monthly account statement, you will receive information about your account).
- Other periodic or special notices (error resolution notices if you assert your rights under the federal consumer protection laws and regulations). These include special notices that federal laws and regulations from time to time might require us to provide to you.
- Privacy notices and disclosures. (These notices provide you with information about our privacy practices and policies).

[Do I have an option to regularly receive these records in non-electronic form?](#) After you provide your Consent, you may receive, without charge, a paper copy of any Disclosures that have been provided to you electronically by contacting us using one of the Contacts described above. The Bank's Online Banking Service has been designed and built to provide records to you in electronic form. To put it another way, the system is an electronic banking system and it does not have a paper-based alternative.

[Can I get a copy of the records in non-electronic form if a special need arises?](#) At your request, we can prepare a paper-based version of any of the electronic records you receive, for up to five years after the date it was created. If you want us to prepare a paper-based copy, you can request it by contacting us. Please refer to the Schedule of Fees herein for any costs associated with this service.

[If I consent to electronic records now, and change my mind, what can I do and what are the consequences?](#) You can change your mind, and withdraw your consent, at any time, and provide notification to us at the contact information above requesting paper statements and documents be provided to you. However, remember that the Online Banking Service does not support paper-based communications. So the consequence to you, if you withdraw your consent to electronic records, is that your access to and your ability to use the Online Banking Service will end.

[Change of your designated E-Mail Address.](#) If you change your designated e-mail address, you must notify the Bank to ensure continued delivery of electronic records.

[Are there any hardware or software requirements for me to access or retain the electronic records?](#) You will need a computer with sufficient memory to store electronic records, and with a working connection to the Internet. You will need an internet connection; a Current Version of Internet Explorer, Chrome, Safari, or Firefox; [an active e-mail account and related software for accessing the email account](#); a Current Version of a program that accurately reads and displays PDF files; and a device with an operating system capable of supporting previous items. Your browser will need to have a minimum of 128-bit encryption capabilities. You are responsible for configuring your system to accommodate these requirements. Finally, you will need a printer if you want to print copies of electronic records.

If we change the minimum hardware or software requirements needed to access or retain electronic records, and the change creates a material risk that you will not be able to access or retain a subsequent record, then before the change takes effect we will let you know about the change and let you know what the new requirements are.

We will notify you by e-mail, and at that time you will be allowed to choose whether you still want to give us your consent to receive communications or information by electronic records. If not, you will be allowed to withdraw your consent at that time, without any fee or charge by us.

However, if you withdraw your consent, you may not be able to access the Online Banking Services without upgraded hardware or software. Then, your ability to use the Online Banking Service could also end (as described above, under "If I consent to electronic records now, and change my mind, what can I do and what are the consequences?").

[How will the electronic records be provided to me?](#) All Disclosures are available on the Bank's Website and can be accessed by clicking on the "Disclosures" tab. Other periodic or special notices will be sent to you by e-mail, unless they contain confidential account information at which time they will be sent by secure email through the online banking service on our Website. Your monthly account statements, if applicable, contain confidential information, so they will be stored for you to access (print or review) on the online banking service on our Website, at [www.ufbdirect.com](http://www.ufbdirect.com) and will be available to you, for at least 2 years following the date it is first posted.

To access your monthly statements and any notices sent by secure email, you will need to sign-in to the online banking service of the Bank's Website.

[Are there other special requirements for electronic records?](#) You must provide us with your current e-mail address, and keep it current with us at all times. Otherwise, you may not receive electronic records in a timely manner. If you download or print any confidential materials, such as your monthly statements, be sure that, you store them in a secure environment.

## **Privacy Policy**

We recognize, respect and protect the personal privacy rights of all our customers and work diligently to safeguard your privacy. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our institution.

The following Privacy Policy explains how we use and protect the information about our customers. We ask that you read it carefully. [Privacy Policy](#)

## General Banking Information and Terms

### Accepting Deposits

You authorize us to accept items for deposit to your deposit account if they are made payable to you. You also authorize us to deposit to your account wire transfers and other forms of credit (such as direct deposits or other automated clearinghouse entries) received for your benefit. All deposits are accepted and processed at our San Diego, CA facility.

### Account Ownership

The bank may rely solely on its records to determine the form of ownership of your account. The bank may presume that any person named in addition to you in its records for your account owns the funds in your account as a co-owner. Account ownership is non transferrable.

### ACH New Account Funding

ACH Funding will be posted upon final credit from the external bank; typically 2 - 3 business days after the new account is opened.

### Annual Percentage Yield (APY)

APY is the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period in a leap year), and is expressed as a percentage.

### Available Balance

Available Balance is the amount of funds available for withdrawal and authorizing transactions. Your Available Balance may be different than your ledger Balance or Collected Balance. The Available Balance is reduced from the Collected Balance by 1) the amount of pending transactions, such as a point-of-sale transaction (i.e., debit-card transactions made over a credit-card network); 2) funds on hold in accordance with our Funds Availability Policy; 3) our receipt of notice that a transaction will be presented or returned; 4) our receipt of legal process relating to your account; or 5) your use of your account as a security for a loan.

### Average Daily Balance

Average daily balance is determined by taking the end-of-day balance in the account for each day in the statement period, add those balances together, and then divide by the number of days in the statement period.

### Business Days

Our Business Days are Monday through Friday, excluding federal holidays.

### Cash Deposits

Please do not send cash deposits. In the event that cash deposits are received by the Bank, you agree that the Bank's determination of the amount of the deposit will be conclusive. The Bank is not liable for any deposits, including cash, lost in the mail.

### Check Forms and Special Conditions

We require you to use a check printer that meets technical standards for checks that are acceptable to us and the Federal Reserve Bank System. We reserve the right to disregard any information on the check other than the drawer's signature, the payee, the amount, any magnetically-encoded information at the bottom of the check, and endorsements on the reverse side of the check unless we have previously agreed to do so in writing. For example, we will not be liable for any damages because we pay an Item which contained any conditional statement or restriction such as "Void after 90 days", "Void over \$100", "Payment in Full", or "Two Signatures Required". We will adhere to such conditional statements only if you notify us of the statements before the Item is presented and we have specifically agreed in writing to honor such conditional payment restrictions. If an Item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the Item, you will be responsible for any cost and liabilities associated with such return or delay.

### Collected Balance

Collected Balance is the Ledger Balance minus the amount of any deposited checks for which we have not received provisional credit from the bank of account or are on hold pursuant to our Funds Availability Policy. Your Collected Balance may be different than your Available Balance.

### Converting Checks to Electronic Debits

Some businesses convert checks that you give them into electronic debits, sometimes referred to as an electronic check. When we receive the electronic debit, we charge your account immediately after the business enters the transaction, so you may have a reduced right to stop payment and may incur an overdraft if you do not have sufficient funds in your account to cover the amount of the check at the time you write the check or authorize the transaction. Since the check is not sent to us, we do not have a copy of your check. We list these electronic debits on your account statement. If the business uses your check to initiate an electronic debit at the point of sale, the business should give you notice of the conversion and return the voided check to you. You should treat the voided check with care because someone else who obtains possession of it could use the information to initiate additional debits against your account. Please note that when a merchant converts a check to an electronic debit it may retry the transaction with us up to two additional times if the initial transaction is returned for non-sufficient funds. We treat these

as separate transactions that may be subject to a fee each time they are presented when you have non-sufficient funds (meaning the transaction exceeds your available balance plus an overdraft protection).

#### Death or Incompetence

You agree to notify us promptly if any owner or authorized signor on your account dies or is declared incompetent by a court. Until we receive a notice of death or incompetency, we may act with respect to any account or service as if all owners, signers or other persons are alive and competent and we will not be liable for any actions or inactions taken on that basis. If you give us instructions regarding your account, and you or another owner of the account subsequently dies or is declared incompetent, we may act on the instructions unless we receive written notice of death or competency prior to honoring such instructions.

When we receive a notice that an owner has died or been declared incompetent, we may place a hold on your account and refuse to accept deposits or permit withdrawals. We may hold any funds in your account until we know the identity of the successor. If a deposit including salary, pension, Social Security and Supplemental Security Income (SSI) – payable to deceased owner is credited to the account after the date the deceased owner died, we may debit the account for the deposit and return it to the payer.

#### Demand Drafts and Remotely Created Checks

If you deposit a demand draft or remotely created check (an unsigned draft or preauthorized draft) into your account, you warrant and guarantee that the draft or remotely created check is authorized according to the terms on its face by the person(s) identified as the drawer. You agree to indemnify us from all loss, expense and liability related to a claim that such check or draft was not authorized by the persons on whose account it was drawn on.

#### Endorsements

You authorize us to supply any missing endorsements if items are made payable to you or your order and you have not endorsed them. You warrant that all endorsements on items deposited to your account are genuine. Endorsements must be placed only in the area so designated on the back of an item.

#### Facsimile Signatures

If you use any form of facsimile signature in connection with the Deposit Account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a form we require. When you use a facsimile signature or other form of automated signature device in connection with the Deposit Account, you agree you shall have the sole responsibility for maintaining security of the facsimile signature or device by which it is affixed, and you shall bear the entire risk for unauthorized use thereof, whether or not you are negligent, except as may be required by law. You agree that no facsimile signature we have been authorized to honor may be considered a forgery or an unauthorized signature, and that such facsimile or automated signature shall be effective as your signature or endorsement, whether or not you have been negligent. You further agree to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure (including reasonable attorneys' fees) you may suffer or incur as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile or automated signature or the device by which it is affixed.

#### Foreign Items and Foreign Currency

A foreign item is a check or other item in any currency (including United States dollars) that is drawn on a bank or branch located outside of the United States. A foreign currency is any currency other than United States dollars. Some foreign items are payable in United States dollars.

#### "Freezing" Your Account

If we decide to close your account, we may freeze it. If we do this, we may in our discretion either accept or return deposits, checks and other items that we may receive after we freeze your account without being liable to you. If at any time we believe that your account may be subject to irregular, unauthorized, fraudulent or illegal activity, we may, in our discretion, freeze the funds in the account and in other accounts you maintain with us, without liability to you, until such time we can complete our investigation of the account and transactions. If we do freeze the funds in your account, we will provide you with a notice. We may not provide this notice to you prior to freezing the account if we believe that such notice could result in a security risk to us or the owner of the funds in the account.

#### Ledger Balance

Ledger Balance is the aggregate amount of funds in an account according to our records, and includes electronic credits and all cash and check deposits, even if we have not yet received credit for some or all of the deposited checks from the bank of account. Your Ledger Balance may be different than your Available Balance or Collected Balance.

#### Legal Process

Legal process includes a writ of attachment, execution, garnishment, tax withholding order, levy, restraining order, subpoena, warrant, injunction, government agency request for information, search warrant, forfeiture, or other similar order. We may accept and comply with legal process that we reasonably believe to be valid that is served in person, by mail, by facsimile transmission, or by other means. You may have rights to contest such process on your own behalf under applicable law; the Bank has no obligation to ascertain or assert such rights. Any such legal process is subject to the Bank's security interest and the right of setoff. The Bank will not notify you of a grand jury subpoena affecting you or your account. Any fees or expenses the Bank incurs in responding to any such legal process may be charged against any account you maintain with the Bank. We may, but are not



required to, send a notice to you of the legal process. The Bank will not pay interest on any funds that are held pursuant to legal process. You understand and agree that the Bank will not be liable for dishonoring checks, drafts, or other items because of non-sufficient funds in your account due to a hold or freeze placed on your account or resulting from levies, garnishments, lien claims, or other legal processes. If the legal process directs us to release information about one or more, but not all, accounts reported on a combined statement, we may release the combined statement. If the legal process directs us to release information only from a certain timeframe, we may release the entire statement or other record that contains information within the requested timeframe even if it includes information outside the directed timeframe. If the legal process requests information about one or more, but not all, account owners or co-signers, we may release information about all of the co-signers on the account and all accounts owned by such persons.

### Limits on Number of Accounts

The Bank reserves the right to limit the number of account types per account holder or per household. The term "household" refers to all persons occupying an individual housing unit, whether a single person or two or more unrelated persons.

### Overdrafts

If any item or other debit presented to us will overdraw the available account balance, including any balance in an overdraft protection account ("ODP Account") we have established for you, when paid (not during authorization for a transaction), we will charge you a fee, whether we pay the item or return it (except for debit-card and ATM transactions—they may be declined without a fee). You agree immediately upon notice from us to deposit funds sufficient to cover the overdraft plus applicable charges. In connection with overdrafts, our determination of the Deposit Account balance may be made at any time between presentment and our predetermined deadline and need only be made one time. If we pay items or permit withdrawals which overdraw the available Deposit Account balance (whether once or repeatedly), we do so at our discretion without any obligation to continue to do so. Please note that merchants may attempt to get paid a second or third time if their initial ACH or check transaction is returned unpaid. We treat these second and third attempts as separate items or transactions and will assess a fee each time we return one unpaid or pay one that results in an overdraft.

### Our Receipt of Deposits

In receiving deposits, we act only as your collecting agent and assume no responsibility beyond the exercise of ordinary care. All deposits are posted to your designated deposit account conditionally, and only if the item is payable in U.S. dollars, subject to our receipt of final payment. If final payment is not received on any item you deposited to your account or that we cashed for you, or if any direct deposit, automated clearinghouse deposit or electronic fund transfer to your account is dishonored by the issuing financial institution for any reason, you agree to pay us the amount of the dishonored deposited funds, and you authorize us to debit any deposit account with us of which you are an owner, without prior notice and at any time, for the amount of the returned item or other deposit. You also authorize us to debit your account for the amount of our returned item fee, any interest paid on the deposit, and any other fee we pay or loss we incur. We may also use any other legal remedy to recover the amount you owe us. We are not responsible for any transactions, including any transactions sent through the mail, until we actually receive and post the transaction to your account. We are not liable for the default or negligence of our duly selected agents or correspondents, nor for losses in transit.

### Processing Transactions and Posting Orders

Posting transactions to your account impacts your account balance and may affect the total number of overdraft or returned item fees you incur. Posting a credit increases your balance. Posting a debit or hold reduces your balance. Credits include but are not limited to the following: teller deposits, direct deposits and credits we make. Holds include but are not limited to the following: deposit holds, debit card authorizations, and holds related to cash withdrawals and electronic transfers. Debits include withdrawals, transfers, payments, checks, one-time and recurring debit card transactions, and fees. We use automated systems to process transactions and then to post transactions to accounts. When we process multiple transactions for your account on the same day, you agree that we may in our discretion determine our posting orders for the transactions and that we may credit, authorize, accept, pay, decline or return credits, debits and holds in any order at our option.

### Posting Orders

This section summarizes how we generally post some common transactions to your account. We group the different types of transactions into categories. We use several different categories for holds, credits, and debits. Most categories include more than one transaction type. After the end of the business day, our automated systems assign each transaction received for that day to a category. We generally post all transactions within a category, using the posting order or orders that apply to that category before we post any transactions assigned to the next category. Overdraft and returned item fees are assessed during the nightly posting process so the order in which we post transactions will affect the total number of overdraft or returned item fees incurred.

We start with the balance in your account at the beginning of the business day, subtract holds from your balance, and make any adjustments from prior days. Next, we generally add credits to your balance and then subtract debits from your balance.

### Changing Posting Orders

You agree that we may determine in our discretion the orders in which we post transactions to your account.

You agree that we may determine in our discretion the categories, the transactions within a category, the order among categories, and the posting orders within a category. We sometimes add or delete categories, change posting orders within

categories and move transaction types among categories. You agree that we may in our discretion make these changes at any time without notice to you.

### Posting Orders Determined at End of Day

We receive credits, debits and holds throughout the day. Regardless of when during the day we receive transactions for your account, you agree that we may treat them as if we received all transactions at the same time at the end of the business day.

During the day, we show some transactions as processing. As an example, we show some transactions as processing on the Account Details screen in Online Banking. Please note that transactions shown as processing have not been posted yet. The posting order for these transactions is determined at the end of the day, with the other transactions we receive for that day.

You should note that often we do not receive debits on the same day that you conduct them. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

We generally post credits and debits to your account, and report them on your statement, in a different order than the order in which you conduct them or we receive them.

### Payable on Death (POD) Designation

You may designate to whom you wish funds in your account to be payable in the event of your death, subject to the following terms and conditions:

- Accounts held in the names of two or more persons (Account Owners) will become payable to the designated Payable on Death beneficiary or beneficiaries only upon the death of all account Owners.
- Where there is more than one beneficiary, the funds in your account will be paid to each of the beneficiaries.
- The share of any beneficiary who predeceases the account Owner(s) will be paid to the remaining beneficiary or beneficiaries, if there are any.
- You may change your designated beneficiary or beneficiaries at any time by submitting a request.

Payment made in accordance with provisions of your Payable on Death designation will discharge the Bank from liability for funds so paid, unless prior to payment the Bank has been served with a court order or other appropriate legal process restraining payment.

### Post-Dated Checks

We agree not to pay an Item that you have postdated before the date shown on the Item only if we receive reasonable advance written notice from you before the Item is presented, and you follow the procedures for and pay the fees associated with a Stop Payment Order. Your notice to us must specify the payee, date, amount, and Item number and the fact that you have postdated it. Notices regarding postdated Items are effective only for six (6) months from the date of the Stop Payment Order, and must be renewed to continue to be effective beyond that time. You agree that we may return a postdated Item to the presenter before the date shown on the Item without liability for wrongful dishonor. We may pay or dishonor a check more than six (6) months old without prior notice to you.

### Powers Of Attorney

An account owner granting a power of attorney over a Deposit Account is called the "Principal", and the person acting for the Principal is called the attorney-in-fact, or "Agent". We may refuse to accept a power of attorney for any reason, and we will require verification through direct contact with the Principal and the Principal's legal counsel. We may require the Agent to sign an affidavit stating that the power of attorney presented to us is a true copy and that the Principal continues to be alive and competent and that the relevant powers of the Agent have not been amended or terminated. The Agent is responsible to us if any information in an affidavit furnished to us is untrue or materially misleading or if the Agent exceeds the authority granted by the Principal in the power of attorney. The Agent is required to notify us in writing if the Principal or any other account owner dies or is declared incompetent. Upon death or declared incompetence of the Principal, the Agent's power of attorney ceases.

### Prohibited Transactions

We strictly prohibit the use of any account to conduct transactions (including, without limitation, the acceptance or receipt of credit or other receipt of funds through an electronic funds transfer, or by check, draft, or similar instrument, or the proceeds of any foregoing) related, directly or indirectly, to federally controlled substances. You agree not to conduct any transactions through the account, which directly or indirectly involve or are related to federally controlled substances, including, without limitation, the acceptance or receipt of any funds or deposits in connection therewith. You also agree not to use your account or any other illegal activity.

### Reclassification of Deposit Accounts

Under federal law, we are required to classify our deposits a certain way for regulatory reporting purposes. The following disclosure explains a change we may make to your Account that, ultimately, has no effect on your Account. We are simply changing the way we report deposit accounts to the government. The change to your Checking Account will not affect your available balance, interest earnings, FDIC insurance, or bank statement. The Account will consist of a checking sub-account and a savings sub-account, and the Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer

during a calendar month, any funds in the savings sub-account will be transferred back to the checking sub-account. If your Account is a plan on which interest is paid, your interest calculations remain the same. Otherwise, the savings sub-account will be governed by the rules governing our other savings accounts. This change will be transparent to you and will not affect your statement, any terms and conditions of your account, or any other items in your account.

### Setoff

You agree that we have the right (without prior notice and when permitted by law) to set-off the funds in a Deposit Account against any amount due and payable to us by you. This right of set-off does not apply to your Deposit Account to the extent restricted or prohibited by law or contract.

### Stale-Dated Checks

We may choose to pay or not to pay, or accept for deposit, any check presented more than 6 months after the date written on the check unless there is a valid stop payment order in effect. We are not responsible for any liability you may incur as a result of our decision to pay, not to pay or accept for deposit such an item.

### Stop Payment Request

To place a stop payment order on a check or other Item ("Stop Payment Order"), you can use the Website after you login, or write to Customer Service, 4350 La Jolla Village Drive, Suite 140, San Diego, CA 92122. If you use the Website, you must fully complete the Stop Payment Request or the ACH Stop Payment Request Order form. If you use any other method to place the Stop Payment Order, your communication must include the exact amount of the check or other Item, the number of the check, your Deposit Account number, and the name of the payee. We cannot be responsible for the consequences of paying an Item if it is not described with reasonable certainty, or if we are not given reasonable time to place the stop payment. Our acceptance of a Stop Payment Order does not constitute a representation that the Item has not already been paid or that we have a reasonable opportunity to act upon the order. We require written or Website confirmation prior to accepting a Stop Payment Order.

Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Duration of Order. Written Stop Payment Orders, and stop payments entered online, are effective for six (6) months and must be renewed by you to continue to be effective after that time. There is a charge for each Stop Payment Order request and for each renewal.

Hold Harmless. You agree to hold us harmless from all liability because we refuse to pay an Item subject to your Stop Payment Order. If we re-credit your Deposit Account after paying an Item over a valid and timely Stop Payment Order, you agree to sign a statement describing the dispute you have with the payee, to transfer to us all of your rights against the payee or other holder of the Item, and to assist us in any attempt we make to recover the funds from that person.

Unsigned Drafts. If you voluntarily give information about your Deposit Account (such as our routing and transit number and your account number) to a person who is seeking to sell you goods or services or collect a debt, we may consider any resulting debit as authorized by you, even if you did not physically deliver a check to the person or personally sign the instrument, unless you notify us to the contrary in accordance with our rules on Stop Payment Orders. If we receive pre-notification of a transaction, we will make a reasonable attempt to notify you of the pending transaction.

Cashier's Checks. We will accept a stop payment order for a Cashier's Check only if it has been lost, stolen or destroyed. We will not issue a replacement check sooner than 90 days after the issue date of the Cashier's Check.

### Substitute Checks, Indemnified Copies, Images and Image Replacement Copies

In some cases, we may receive an indemnified copy of your original check, an image replacement document (IRD), a substitute check or an image of your check, instead of the original item. We may act upon presentment of an IRD, indemnified copy, substitute check or image of your check, and pay these items against your account, just as if the original item had been presented.

### Unclaimed Property – Accounts Presumed Inactive or Abandoned

We define inactive as no customer initiated activity, other than interest posting, and no contact between the customer and the Bank for a minimum period of 24 months. If your account is dormant, the Bank may hold all statements on your account, but the Bank's normal maintenance, service and other fees will continue to be assessed except where prohibited and ATM and POS access may be blocked. Each state has laws that govern when accounts are considered "abandoned" and when we are required to send a customer's funds to the state. This definition may not be consistent with the laws of your state; however, in accordance with California State law, if an account remains in an inactive status for three years, the funds are considered abandoned. We will send you a letter if it's possible that your account is at risk of being transferred to the state. Dormant accounts (if interest bearing) will continue to earn interest, and will be subject to such service charges as may be shown on the Schedule of Fees herein. We will attempt to notify owners of inactive accounts with an e-mail notice to review their account and to communicate

with us about it. We will surrender the funds in your inactive account to the state of your last known address on file at the Bank if the account remains inactive for the time period designated by that state. Accounts with a foreign address on file will be surrendered to the state of California. Once the account is turned over to the state, you may reclaim the funds by presenting adequate proof of ownership to the appropriate state. We will have no further liability to you for such funds. When the funds in your account are delivered to the state, your account is closed, and no interest accrues. We encourage you to make sure your accounts remain active so you have full use of your accounts, and avoid the potential of having your account funds transferred to the state as "abandoned or unclaimed property".

## Checking and Savings Accounts - Truth in Savings Disclosure

From time to time, we may offer you or you may open a variety of deposit accounts. Each such account (the "Account") is subject to the general terms and conditions and any specific terms and conditions relating to that type of account that may be set forth in this Agreement. This disclosure describes the terms, services and the interest calculation with respect to the Deposit Accounts opened through the Bank's Website. All Checking and Savings accounts are variable accounts and these rates are subject to change without notice. This Truth in Savings disclosure refers to the Schedule of Fees herein.

### Interest

If your account earns Interest, the following information applies unless otherwise specified in the description for your account type:

#### Rate Information:

- The interest rate and corresponding APY for savings and money market accounts are variable and are set at our discretion.
- Your interest rate and annual percentage yield may change.
- Fees may reduce earnings.
- At our discretion, we may change the interest rate on your account.
- We may change the interest rate on your account at any time.
- Interest rates and APYs for different balance ranges are listed on the Bank's website.
- We reserve the right to change balance ranges or apply the same interest rate to more than one range.

Balance Computation Method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the balance in the account each day.

Compounding and Crediting: Interest is compounded daily and calculated on a 365/366 day basis. Interest is credited on a monthly basis.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Right to require advance notice of withdrawals: For all savings accounts and all interest-bearing checking accounts, we reserve the right to require seven days' prior written notice of withdrawal. Although we usually pay withdrawals or checks without prior notice on these accounts, doing so does not mean that we give up that right.

### Limitations on Withdrawals

The Bank may choose to impose limits on the number of certain types of withdrawals and transfers you can make each month from your savings or money market account. Please note, that these limits do not apply to withdrawals or transfers made at a branch, by mail or at an ATM. You can make no more than a combined total of six (6) per month or monthly statement cycle (subject to Available Balance) from among the following:

- Preauthorized transfers (including transfers for overdraft protection)
- Telephone transfers or other electronic transmissions
- Online Banking and Mobile Banking transfers or bill payment transfers
- Transfers by check, draft, debit card, if allowed on your savings account
- We count checks for the purposes of transaction limitations as of the date the check posts to your account (not as of the date you write them)

In addition, each time a transfer is paid against your account in excess of those allowed by the Bank, you will be assessed an "Excess Transaction or Withdrawal Fee". See Schedule of Fees herein.

If you exceed the transfer limits on more than an occasional basis, we may convert your account to one not subject to transfer limitations or close your account. If we close or convert your account, you will receive a separate communication from us informing you of our actions.

We may refuse to allow any withdrawals without the Bank creating liability to you, if we have a concern that one or more transactions on your account may have been unauthorized or fraudulent, if there is a dispute concerning the Deposit Account that makes us uncertain regarding the instructions that have been given, the Deposit Account is garnished or attached, the Deposit Account has been pledged to the Bank as collateral for a debt, the availability of the funds on deposit cannot be verified, any required documentation has not been presented, or you have failed to repay an obligation to us on time.

## **REFER TO THE ACCOUNT DESCRIPTION FOR YOUR ACCOUNT TYPE BELOW FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR ACCOUNT.**

### UFB Freedom Checking

#### Account Features:

- Interest-bearing account
- Free Online Banking
- No Bill Pay Fee
- Free Debit Card
- Up to \$10.00 Domestic ATM Fees Reimbursed per month
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$1,999.99
  - \$2,000-\$9,999.99
  - \$10,000-\$24,999.99
  - \$25,000-\$49,999.99
  - \$50,000-\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

### UFB Portfolio Money Market

#### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$9,999.99
  - \$10,000-\$24,999.99
  - \$25,000-\$49,999.99
  - \$50,000-\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: \$10.00, if average daily ledger balance falls below \$5,000.

### UFB Portfolio Savings

#### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$9,999.99
  - \$10,000-\$24,999.99
  - \$25,000-\$49,999.99
  - \$50,000-\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

## InsureGuard+ Savings

### Account Features:

- Interest-bearing account
- The InsureGuard+ Savings account is a variable rate account, which may change anytime without notice.
- No Non-Sufficient Fund or Overdraft Fee
- InsureGuard+ Savings is available to individuals who maintain an average daily balance of \$500,000 or more in the IntraFi® Network of which \$245,000 must be held in the InsureGuard+ Savings account. If total balances do not meet the InsureGuard+ Savings requirements for two (2) monthly statement cycles, you may no longer be eligible to participate in the InsureGuard+ Savings Program, and Axos may contact you to help determine an alternate Axos Product.
- IntraFi® Network Agreement required for this service.

Minimum Balance Required to Open the Account: \$245,000.00

Monthly Maintenance Fees: None

## Certificates of Deposits Accounts (CDs)

When you open a Certificate of Deposit Account, you agree to keep your funds in the account until the maturity date. You must deposit at least \$1,000 to open a Certificate of Deposit Account. We provide a confirmation notice that serves as the certificate. Certificates of deposit are opened for a fixed amount and held for a specific term. Withdrawal prior to the maturity of the term selected will result in an early redemption fee which will substantially reduce the interest earned and could result in the loss of some of the principal.

### Types of Certificate of Deposit (CD) Accounts

Interest rates on Certificate of Deposit Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the Certificate of Deposit Account is determined on the day we receive your application. This rate is reserved for a period of 5 business days to allow time for your deposit to arrive. Our current rates and annual percentage yields (APY) for time deposits as of today can be found at our Website, [www.ufbdirect.com](http://www.ufbdirect.com)

### Interest

We use the daily balance method to calculate the interest on your account. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). Interest is compounded daily and credited monthly. We may change the interest rate from time to time, at our discretion. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. You must maintain the entire balance in the account until maturity to obtain the disclosed annual percentage yield.

### Terms

Terms for Certificates of Deposit are offered in monthly increments up to five years.

### Maturity Options

Personal Certificate of Deposit (CDs) Accounts automatically renew for the same term and at the current interest rate then paid for the term in which the Account was renewed. Special 13-Month Certificate of Deposit will automatically renew for 12-Months and at the current interest rate. The current interest rates are always available on our Website. You may also email or call us on the maturity date and we can tell you what the interest rate will be for the next renewal term.

In the event you wish to close out your Certificate of Deposit Account at maturity, you can contact us via secure email, tele phone or provide instructions in writing. Close out funds can be provided either by bank check or via a wire transfer. In the event you elect to transfer funds via a wire transfer, the Bank's Wire Transfer Form is to be completed and forwarded to the Bank, a fee will apply.

### Grace Period

If the Certificate of Deposit Account automatically renews, you have 10 days from the maturity date that you can make changes to your CD's term, rate, or make additional deposits or withdraw funds without penalty before it automatically renews for the same term. This time period is referred to as the "Grace Period". Interest earned during one term that is not withdrawn during or within the ten day grace period immediately after that term is added to principal for the renewal term. If you close the Certificate of Deposit during the grace period, you will forfeit any interest accrued since the maturity date.

### Early Withdrawal Penalty

You have contracted to keep your funds on deposit for the agreed term. You may not withdraw all or part of a CD except as provided in this Agreement. At our discretion, we may allow you to withdraw all or part of your funds at times other than the grace period. We withdraw interest before principal. Each time we permit you to make an early withdrawal of principal; we may charge you an early withdrawal penalty. If your account has not earned enough interest to cover an early withdrawal penalty, we deduct any interest first and take the remainder of the penalty from your principal.

If we are required to pay an amount from your CD (i.e. levy or garnishment), we may charge you an early withdrawal penalty, calculated on the amount withdrawn from the CD.

**Standard Early Withdrawal Penalty.** On a Certificate of Deposit account we will impose a penalty if you withdraw any or all of the principal before the maturity date. The penalty imposed will be determined by the following schedule based on the number of days in the stated term. We calculate the standard early withdrawal penalty on the principal amount withdrawn. Please note that the term of the CD is the specified period of time you agreed to leave your funds on deposit – not the time remaining until maturity of your CD.

- CD term of 3 thru 5 months, one and a half months loss of interest, accrued or not;
- CD term of 6 thru 11 months, three months loss of interest, accrued or not;
- CD term of 12 thru 23 months, six months loss of interest, accrued or not;
- CD term of 24 thru 35 months, twelve months loss of interest, accrued or not;
- CD term of 36 thru 47 months, eighteen months loss of interest, accrued or not;
- CD term of 48 months or greater, twenty-four months loss of interest, accrued or not.

The above schedule applies to personal CD accounts only.

## Legacy Accounts – No Longer Available

### Airline Rewards Checking

#### Account Features:

- Receive free starter kit of checks (if ordered at account opening)
- Unlimited ATM Fees Reimbursed (excludes International ATM transactions)

**Minimum Balance Required to Open the Account:** No Minimum

**Monthly Maintenance Fees:** None

### Premium CashBack Checking

#### Account Features:

- Earn up to 1.00% cash back on signature-based transaction purchases.
- Earn up to \$2,000.00 per month in cash back on your signature-based transactions.
- Maintain a \$1,500.00 Monthly Average Daily Balance to earn 1.00% cash back on signature-based transaction purchases. If your Monthly Average Balance falls below \$1,500 you will earn .50% in cash back for the month.
- Cash back is calculated on net purchases (purchases minus returns or credits).
- Cash back will be calculated and paid on your monthly statement cycle date.
- Cash back is paid in the form of a deposit to your UFB Direct Premier CashBack Checking account. Your total Cash back earnings may be reported as miscellaneous income to the IRS on a 1099-MISC form.
- Merchants who accept Visa/MasterCard cards are assigned a merchant code which is determined by the merchant or its processor in accordance with Visa/MasterCard procedures based on the kinds of products and services they primarily sell. Bank of Internet cannot control how merchants choose to classify a transaction; Bank of Internet cannot guarantee a transaction will qualify. Super Markets, Super Stores, Grocery Stores, and Wholesale stores are EXCLUDED from the program.
- Unlimited ATM Fees Reimbursed (excludes International ATM transactions).

**Minimum Balance Required to Open the Account:** No Minimum

**Monthly Maintenance Fees:** None

### UFB High Rate Money Market

#### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

**Minimum Balance Required to Open the Account:** \$5,000

**Monthly Maintenance Fees:** \$10 if average daily ledger balance falls below \$5,000

## UFB High Rate Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Elite Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Elite Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Rewards Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Rewards Savings

### Account Features:



- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum  
Monthly Maintenance Fees: None

## UFB Premium Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000  
Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000.

## UFB Money Market Account

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$24,999.99
  - \$25,000 or greater

Minimum Balance Required to Open the Account: No Minimum  
Monthly Maintenance Fees: \$10.00, if average daily ledger balance falls below \$5,000.

## UFB Premium Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$24,999.99
  - \$25,000 or greater

Minimum Balance Required to Open the Account: No Minimum  
Monthly Maintenance Fees: None

## UFB Savings Account

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0-\$19,999.99
  - \$20,000 or greater

Minimum Balance Required to Open the Account: No Minimum  
Monthly Maintenance Fees: None

## UFB Best Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Best Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Preferred Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Preferred Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Premier Money Market

### Account Features:

- Interest-bearing account

- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Premier Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Priority Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: \$5,000

Monthly Maintenance Fees: \$10 if average daily ledger balance falls below \$5,000

## UFB Priority Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB High Yield Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99

- \$25,000–\$49,999.99
- \$50,000–\$99,999.99
- >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: \$10.00, if average daily ledger balance falls below \$5,000.

## UFB High Yield Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: No Minimum

Monthly Maintenance Fees: None

## UFB Secure Money Market

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: \$10.00, if average daily ledger balance falls below \$5,000.

## UFB Secure Savings

### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers are as follows:
  - \$0–\$9,999.99
  - \$10,000–\$24,999.99
  - \$25,000–\$49,999.99
  - \$50,000–\$99,999.99
  - >\$100,000

Minimum Balance Required to Open the Account: None

Monthly Maintenance Fees: None

## Time to Bring Legal Action

To the fullest extent permissible by applicable law, unless another time is provided in another provision of this Agreement, an action or proceeding by you to enforce an obligation, duty, or right arising under this Agreement or under applicable law must be commenced within one year after the cause of action accrues.

## Dispute Resolution Program – Arbitration

(1) *Claims Subject to Arbitration:* Except as specified in paragraph (2) below, any dispute or claim between you and us must be arbitrated if either party elects arbitration of that dispute or claim. This agreement to arbitrate is intended to be broadly interpreted. It includes, but is not limited to:

- claims arising out of or relating to any aspect of the relationship between you and us, whether based in contract, tort, fraud, misrepresentation, or any other statutory or common-law legal theory;
- claims that arose before this or any prior agreement (including, but not limited to, claims relating to advertising or disclosures for any of our products or services);
- claims for mental or emotional distress or injury not arising out of bodily injury;
- claims asserted in a court of general jurisdiction against you or us, including counterclaims, cross-claims, or third-party claims, that you or we elect to arbitrate in the answer or other responsive pleading;
- claims relating to the retention, protection, use, or transfer of information about you or any of your accounts for any of our products or services;
- claims relating to communications with you, regardless of sender, concerning any of our products or services, including emails, automatically dialed calls, calls with prerecorded or artificial voice, and text messages; and
- claims that may arise after the termination of this Agreement.

In this arbitration provision only, references to “we” and “us” mean the financial institution and its past, present, and future parents, subsidiaries, affiliates, and each of these entities’ predecessors, successors, assigns, agents, and employees. In this arbitration provision only, references to “you” mean the account owners, all authorized or unauthorized users or beneficiaries of the account, each of those person’s assignees, heirs, trustees, agents, or other representatives, and if the account owner is a business, the account owner’s parents, subsidiaries, affiliates, and each of those entities’ predecessors, successors, assigns, agents, and employees. This arbitration agreement does not preclude you or us from bringing issues to the attention of federal, state, or local agencies. Such agencies can, if the law allows, seek relief against you or us on the other’s behalf. Nor does this arbitration agreement preclude either you or us from exercising self-help remedies (including setoff), and exercising such a remedy is not a waiver of the right to invoke arbitration of any dispute. **You and we each waive the right to a trial by jury or to participate in a class action whenever either you or we elect arbitration.** This agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this agreement.

*(2) Claims Not Subject to Arbitration:* You and we agree that the following disputes or claims cannot be arbitrated:

- claims arising from bodily injury or death;
- claims seeking only individualized relief asserted by you or us in small claims court, so long as the action remains in that court and is not removed or appealed de novo to a court of general jurisdiction;
- claims to collect debts owed pursuant to an extension of credit under a separate agreement or note (such as a separate loan agreement, promissory note, guaranty, mortgage, or deed of trust), including, without limitation (a) the exercise of self-help remedies when permitted by applicable law, (b) the initiation of judicial or non-judicial foreclosure against real or personal property, (c) the exercise of any power of sale rights, or (d) the petitioning for the appointment of a receiver or similar relief;
- disputes over the scope and enforceability of this arbitration provision, including whether a dispute or claim can or must be brought in arbitration or whether paragraphs (7) or (8) of this arbitration provision have been violated; and
- disputes over whether paragraphs (3) or (4) of this arbitration provision has been violated, for purposes of awarding relief that a court can award under those paragraphs.

*(3) Pre-Arbitration Notice of Disputes and Informal Resolution:* Before either you or we commence arbitration, the claimant must first send to the other a written Notice of Dispute (“Notice”). The Notice to us should be sent by U.S. mail or professional courier service to: 4350 La Jolla Village Dr., Suite 140, Attention: Office of the Chief Legal Officer, San Diego, CA 92122 (“Notice Address”). The Notice to you will be sent to your address on file with your account. The Notice must (a) include the claimant’s name, phone number, and mailing and email address, as well as the account number(s) at issue; (b) describe the nature and basis of the claim or dispute; and (c) set forth the specific relief sought. The Notice must be personally signed by you in ink (if you are the claimant) or by our representative (if we are the claimant). To safeguard your account, you might be required to provide both your authentication and consent for us to discuss your account or share your account information with anyone but you, including an attorney (“Authentication and Consent”).

Whoever sends the Notice must give the other party 60 days after receipt of a complete Notice (including your Authentication and Consent, if required) to investigate the claim. During that period, either you or we may request an individualized discussion (by phone call or videoconference) regarding settlement (“Informal Settlement Conference”). You and we must work together in good faith to select a mutually agreeable time for the Informal Settlement Conference (which can be after the 60-day period). You and our representative must both personally participate, unless otherwise agreed in writing. Your and our lawyers (if any) also can participate.

Any applicable statute of limitations or contractual limitations period will be tolled during the "Informal Resolution Period." The Informal Resolution Period is the number of days between the date that a complete Notice (including Authentication and Consent, if required) is received by the other party and the later of (i) 60 days later or (ii) the date the Informal Settlement Conference is completed, if timely requested.

*(4) Commencing Arbitration:* An arbitration proceeding cannot be commenced until after the Informal Resolution Period has ended and the pre-arbitration requirements in paragraph (3) have been satisfied. (Paragraph (8) has additional requirements for commencing certain coordinated arbitrations.) A court will have authority to enforce this paragraph (4), including the power to enjoin the filing or prosecution of arbitrations without first providing a complete Notice and participating in a timely requested Informal Settlement Conference. The court also may enjoin the assessment or collection of arbitration fees incurred as a result of such arbitrations. Further, unless prohibited by applicable law, the arbitration provider shall not accept or administer any arbitration or assess any fees in connection with an arbitration unless the claimant has complied with the Notice and Informal Settlement Conference requirements of paragraph (3).

*(5) Arbitration Procedure:* The arbitration will be governed by the Consumer Arbitration Rules ("AAA Rules") of the American Arbitration Association ("AAA"), as modified by this arbitration provision, and will be administered by the AAA. (If the AAA is unavailable or unwilling to administer arbitrations consistent with this arbitration provision, another arbitration provider shall be selected by the parties or by the court.) The AAA Rules are available online at [www.adr.org](http://www.adr.org) or by writing to the Notice Address.

Unless you and we agree otherwise, any arbitration hearings will take place in the county of your address on file with your account. If appropriate, the arbitrator may hold hearings by telephone or videoconference or decide matters on the basis of papers submitted by the parties. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

Except as provided in paragraph (7) below, the arbitrator shall apply the same substantive law that a court would apply and can award the same individualized remedies (including statutory damages and statutory attorney's fees and costs) that a court could award under applicable law or this Agreement. The arbitrator may consider rulings in arbitrations involving different customers, but an arbitrator's ruling will not be binding in proceedings involving different customers. As in court, you and we agree that any counsel representing someone in arbitration certifies that they are complying with the requirements of Federal Rule of Civil Procedure 11(b), and the arbitrator is authorized to impose any sanctions available under that rule, the AAA Rules, or applicable federal or state law against all appropriate represented parties or counsel.

*(6) Arbitration Fees:* We will pay all AAA filing, administration, case-management, hearing, and arbitrator fees ("AAA Fees") if we initiate an arbitration. If you initiate arbitration of claims of \$10,000 or less, we will pay the AAA Fees, so long as you have fully complied with the requirements in paragraph (3). In such cases, we will pay the filing fee directly to AAA upon receiving a written request from you at the Notice Address or, if AAA requires you to pay the filing fee to commence arbitration, we will send that amount to the AAA and request that the AAA reimburse you. If, however, the arbitrator finds that you or your counsel have violated the standards of Federal Rule of Civil Procedure 11(b)), then the payment and allocation of AAA Fees will be governed by the AAA Rules, and you may be required to reimburse us for AAA Fees that we paid on your behalf.

Notwithstanding the foregoing, if Coordinated Arbitrations as described in Paragraph (8) below are brought against us, we will pay only that portion of the AAA Fees required by the AAA rules, and only as set forth in Paragraph (8) below and otherwise in this Agreement. In such an instance, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules. Additionally, if you initiate individual claims seeking in excess of \$10,000, you will be required to pay your portion of the AAA Fees as required by the applicable AAA rules.

*(7) Requirement of Individual Arbitration:* The arbitrator may award relief (including damages, restitution, and declaratory or injunctive relief) only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND WE AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING. Further, unless both you and we agree otherwise, the arbitrator may not consolidate the claims of more than one person (except for the claims of co- or joint account owners pertaining to that account), and may not otherwise preside over any form of a representative, class, or private attorney general proceeding. If, after exhaustion of all appeals, any of these prohibitions on non-individualized relief and proceedings or on consolidation are found to be unenforceable, then all other aspects of the case must be arbitrated first. After completing arbitration, the remaining (non-arbitrable) aspects of the case will then be decided by a court.

*(8) Coordinated Arbitrations:* If 25 or more claimants submit Notices or seek to file arbitrations raising similar claims and are represented by the same or coordinated counsel (whether the cases are pursued simultaneously or not), all the cases must be resolved in staged proceedings. You agree to this process even though it may delay the arbitration of your claim. In the first stage, we and claimants' counsel will each select up to 25 cases (50 cases total) to be filed in arbitration and resolved individually by different arbitrators. In the meantime, no other cases may be filed or proceed in arbitration, and the arbitration administrator must not assess or demand payment of fees for the remaining cases or administer or accept them.

The arbitrators are encouraged to resolve the cases within 120 days of appointment or as swiftly as possible thereafter, consistent with fairness to the parties. After the first stage is completed, the parties must engage in a single mediation of all remaining cases, with us paying the mediation fee. If the parties cannot agree how to resolve the remaining cases after

mediation, they will repeat the process of selecting and filing up to 50 cases to be resolved individually by different arbitrators, followed by mediation.

If any claims remain after the second stage, the process will be repeated until all claims are resolved, with four differences. First, a total of 100 cases may be filed in the third and later stages. Second, the cases will be randomly selected. Third, arbitrators who decided cases in the first two stages may be appointed in later stages if different arbitrators are not available. Fourth, mediation is optional at the election of both us and claimants' counsel.

Between stages, counsel will meet and confer regarding ways to improve the efficiency of the staged proceedings, including whether to increase the number of cases filed in each stage. Either party may also negotiate with the arbitration administrator regarding the amount or timing of arbitration fees.

If this paragraph applies to a Notice, the Informal Resolution Period for the claims and relief set forth in that Notice will be extended (including the tolling of any limitations periods) until that Notice is selected for a staged proceeding, withdrawn, or otherwise resolved. A court will have the authority to enforce this paragraph, including by enjoining the mass filing, the prosecution or administration of arbitrations, or the assessment or collection of arbitration fees.

This paragraph is intended to be severable from the rest of this arbitration provision. If, after exhaustion of all appeals, a court decides that the staging process is not enforceable, then the cases may be filed in arbitration and the payment of arbitration fees will be assessed as the arbitrations advance and arbitrators are appointed rather than when the arbitrations are initiated.

*(9) Military Lending Act:* If you are a covered member of the armed forces or the dependent of a covered member within the meaning of the Military Lending Act and your Agreement with us involves an extension of consumer credit under that Act, then you are not required to arbitrate disputes.

## Forum Selection

Except for claims to collect debts owed pursuant to an extension of credit under a separate agreement or note, unless you and we agree otherwise, to the greatest extent permitted by law, the state and federal courts in San Diego, California will have exclusive jurisdiction over any disputes (except for disputes brought in small claims court) that are not subject to arbitration or over any action involving the applicability or enforceability of the section entitled Dispute Resolution Program – Arbitration. You and we consent to the jurisdiction of those courts and waive any objections as to personal jurisdiction or as to the laying of venue in such courts due to inconvenient forum or any other basis or any right to seek to transfer or change venue of any such action to another court.

## Funds Availability Disclosure for Personal Accounts

### Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at the Bank's processing facility located in San Diego, CA, and are received either electronically or through the mail. Please do not send cash deposits. In the event Bank receives cash deposits, you agree that Bank's determination of the amount of the deposit will be conclusive. The Bank is responsible for mailed deposits only after the Bank has received them. The Bank is not liable for any deposits, including cash, lost in the mail. Remember: when you use the U.S. mail to make a deposit, you will need to allow extra time for the deposit to reach us.

The Bank's policy is to make funds from certain electronic deposits available to you on the business day the Bank receives the deposit. However, the Bank may delay the availability of funds from your check deposits to afford us time to verify the deposit and ensure the funds are collected. During the delay, you may not withdraw the funds and the Bank will not use the funds to pay checks you have written or other debits against the account that you have initiated, such as electronic bill payments.

### Determining the Availability of a Deposit

The length of the delay is counted in Business Days from the day of your deposit. Every day is a Business Day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day your deposit is received by the Bank. However, if you make a deposit after our cutoff time or on a day we are not open, we will consider the next business day we are open to be the day of your deposit. The availability of your deposit varies depending on the type of deposit and is explained below.

Our deposit cutoff times are as follows:

- Branch deposits:
  - California: 5pm Pacific Time for same-day processing
  - Nevada: 5pm Pacific Time for same-day processing (does not accept cash transactions)
- Axos ATM deposits:

- Axos Bank ATMs: 5pm Pacific Time for same-day processing
- Non-Axos Bank ATMs: 2:30pm Central Time for same-day processing
- Check deposits made via the Mobile Banking app: 3pm Pacific Time

Electronic credits (such as Direct Deposit or account transfers): Credit received at least 2 days before the settlement date, will be posted by 8:30am Central on the date specified as the settlement date

This funds availability policy does not apply to checks drawn on banks located outside the United States of America.

## Same Day Availability

Funds from electronic direct deposits to your account will be available on the same day the Bank receives the deposit.

Interbank Transfers initiated from your Online Banking account will be made available upon actual and final credit of the funds. This is typically within 3 to 5 Business Days.

## Next-Day Availability

Funds from the following deposits on established accounts are available on the first Business Day after the day of your deposit:

- U.S. Treasury Checks that are payable to you
- U.S. Postal Service Money Orders that are payable to you
- Wire Transfers
- Checks drawn on the Bank

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- Cash
- State and local government checks that are payable to you
- Cashiers, certified
- Federal Reserve Bank checks

If you do not make your deposit in person to one of our employees (for example you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

If you make your deposit at a nonproprietary ATM (an ATM **not** owned or operated by Axos Bank), funds from these deposits will be available no later than the fifth business day after the banking day of deposit.

Note: At its discretion, the Bank may decline to accept any item for deposit.

## Other Check Deposits

Checks are available as follows:

Checks: The first \$225 from a deposit of checks will be available on the first business day after the day of your deposit. The remaining funds from a deposit of checks will be available on the second business day after the day of your deposit. For example, if you deposit a check of \$700 on Monday, \$225 of the deposit is available on Tuesday. The remaining \$475 is available on Wednesday.

If we are going to take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by mail or e-mail within one business day after we receive your deposit. We will also tell you when the funds will be available.

## Longer Delays May Apply

In some cases, we will not make all funds that you deposit by check available to you by the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available no later than the first business day after your deposit. If we are not going to make all funds from your deposit available by the first business day after the day of your deposit, we generally notify you by mail or e-mail if the Bank delays your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit. If you need the funds from a deposit right away, you should ask when the funds will be available.

We may delay the availability of funds you deposit by check for a longer period under the following circumstances:

- The Bank believes a check you deposited will not be paid;
- You deposited checks totaling more than \$5,525 on any one day;



- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer equipment.

## Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open:

- Funds from electronic direct deposits to your account will be available on the day we receive the deposit.
- Funds from deposits of cash and wire transfers will be available the first business day after the day of your deposit. The first \$5,525 of a day's total deposits of traveler's, cashier's, certified, teller's and federal, state and local government checks will be available the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the check is deposited into an account held by the payee and in person to an employee of the bank. The excess over \$5,525 will be available on the seventh (7th) business day after the day of your deposit. If your deposit of these checks (other than a US Treasury check) is not made in person to one of our employees, the first \$5,525 will not be made available until the second business day after the deposit.
- Funds from all other check deposits will be available on the seventh (7th) business day after the day of your deposit.

NOTE: A five (5) business day hold will be placed on your initial deposit when the Bank is initiating the transfer via the automated clearing house from your external bank account on your behalf.

## Cash Withdrawal Limitations

If we delay availability of your deposit, we place certain limitations on withdrawals in cash. In general, \$225 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$450 of other funds becoming available on a given day is available for withdrawal in cash at or after (time no later than 5:00 pm (PT)) on that day. Any remaining funds will be available for withdrawal in cash on the following business day.

## Hold on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you deposited it.

## Deposits at Non-Axos Bank ATMs

Non-Axos Bank ATMs are part of ATM networks owned or operated by other financial institutions. You can use your card to deposit funds to accounts linked to your card as primary checking and primary savings. Deposits made at a non-Axos ATM by cash or check will be made available for withdrawal not later than the fifth business day following the banking day on which the funds are deposited. All ATMs that we own or operate are identified as our machines.

## IMPORTANT CHECKING ENDORSEMENT STANDARDS FOR CONSUMER ACCOUNTS

Your compliance with the Bank's endorsement standards is necessary to help assure that the checks you deposit will be cleared on a timely basis. UFB Direct's endorsement standards are:

Customer endorsements must be placed on the reverse side of the check where indicated by preprinted format.

The remaining area of the check cannot contain any preprinted, stamped or handwritten customer information.

Some checks or drafts may require personal endorsement.

## Check 21 - Substitute Checks and Your Rights

**What is a substitute check?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes the rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

**What are my rights regarding Substitute Checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, NSF check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we receive your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

**How do you make a claim for a refund?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss, and
- A copy of the substitute check and/or the following information to help us identify the substitute checks: the check number, the name of the person to whom you wrote the check and the amount of the check.

## Overdrafts and Nonsufficient Funds

When we determine that you do not have enough available funds (available balance plus any linked overdraft protection accounts) in your account to cover an item (including an ATM or Debit Card transaction), then we consider the item a non-sufficient funds item. If you have enrolled in our optional Overdraft Line of Credit Program and have enough funds in the linked account under the Overdraft Line plan, we transfer funds to cover an item (including a check or an ATM or Debit Card transaction) or we transfer all of the funds in your line of credit if there is not enough to cover all the items (including a check or an ATM or Debit Card transaction). You may also establish a link from your checking account to a savings account or money market account to cover the shortfall in your checking account. Otherwise, without notice to you, we either authorize or pay the non-sufficient item and overdraw your account (an overdraft item) or we decline or return the non-sufficient item without payment (a returned item). All types of items, including Bank fees, may overdraw your account. We will look first to a linked account if you have established one, then to the Overdraft Line of Credit Program if you have enrolled, and then our standard overdraft program when determining to pay or return non-sufficient funds items.

We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we authorize or pay an item and create an overdraft, you must pay back any overdraft immediately. Each Owner will be jointly and severally liable to pay back any overdraft created by any account Owner, even if the Owner did not write the check, initiate the transaction, benefit from it or make any deposits to the account. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future non-sufficient funds items. We may also close your account due to overdraft activity. See Closing an Account. You agree that we may apply deposits (including, but not limited to, Social Security and similar benefits) to overdrafts without notice to or consent from you, unless the law states otherwise.

We may charge you a fee regardless of whether we authorize, pay or return an item. We may assess this fee for each item we authorize, pay or return. This means that if a merchant makes a second or third attempt to be paid after its first attempt is returned, we will treat it as separate item subject to a separate fee if we pay or return it. See our Schedule of Fees herein.

## Overdraft Protection

The Bank Offers overdraft protection services that may protect your account against overdrafts in the event you do not have sufficient available funds to cover an item authorized or presented for payment. Overdraft protection may be less costly than paying overdraft or Non-sufficient return item fees.

- **Overdraft Protection By Linked Accounts** – With this plan, you authorize the Bank to make an automatic transfer from your savings account to cover items presented for payment against non-sufficient funds to your designated checking account. These automated transfers are considered limited transfers and each transfer is counted as one of the six transfers from a savings account allowed per calendar month.

A transfer occurs from your savings account to cover items presented against non-sufficient funds. Transfers are made for the exact amount to cover the shortfall in Available Funds. If there are not enough funds to cover the item, no transfer will be made.

## Electronic Fund Transfer (EFT) Services

### General Rules and Definitions

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

**Definitions.** In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at the Bank that you open through the Bank website; "Account" includes any Checking, Certificate of Deposit, or Savings account at the Bank opened through the Website or in person; "Card" means an automated teller machine card and/or a VISA debit card that accesses your Checking, Savings, Money Market, or NOW account; "PIN" means the personal identification number you use in connection with your Card; "Password" means the password you use to access the Website and your Bank Accounts through a personal computer or other electronic terminal; "Access Device" means your Card, Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Card, Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

- ATM Safety
- Funds Transfers
- Other Electronic Fund Transfer Services
- Liability For Unauthorized Electronic Transfers
- Other Electronic Fund Transfer Services

### Types of Transactions

We offer the following types of Electronic Fund Transfers (EFT) Services for your Checking Account.

#### Direct Deposits.

You can arrange for direct deposits to your checking and savings account(s).

#### Preauthorized Credits/Debits.

We accept, on your behalf preauthorized Credits/Debits drawn on your Deposit Accounts which allow unrestricted activity. Through our electronic bill payment service, you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer. We may also accept and direct funds by wire transfer. Each of these services has unique fees associated with the transaction. Please consult our Schedule of Fees herein. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that obtains it.

#### ATM and Point-of-Sale Transactions.

ATM Transactions. ATM Cards issued by us to you remain our property and you may be requested to return the Card to us at any time for any reason. Each card is used in conjunction with an authorizing Personal Identification Number ("PIN"). To guard against someone initiating a transaction that you have not authorized, you must take all reasonable precautions to prevent any other person from learning your PIN. If you permit or authorize another person to use your Card and PIN, you will be liable for all resulting transactions. You may use your Card at ATMs which are a part of an Electronic Funds Transfer service network to which the Bank belongs ("EFT network"). ATM withdrawals are available up to the daily authorization limits disclosed below, provided the available balance in the Deposit Account associated with your card is greater than or equal to the amount requested, plus any fees that may be charged along with the cash disbursement.

- Withdraw cash from your Checking Account.
- Find out your Checking Account balances.
- Transfer funds between your own accounts at the Bank (if available on the ATM in use).
- Withdraw cash from your Savings Account.

- Make deposits to your own accounts.

**Note:** We cannot assure that a specific ATM or EFT network will perform or permit all the above transactions. In addition, some or all transactions may be subject to a surcharge assessed by the terminal owner. Some fees and/or charges assessed by the terminal owner may be reimbursed to you in accordance with our published Schedule of Fees herein. Also, a specific ATM or EFT network may not provide you with access to all of your Accounts or may automatically post withdrawals to certain account types (such as checking), rather than the account you selected. If you have a question regarding whether a certain ATM or EFT network will process a transaction, sign on to your online banking, call, e-mail or write us.

**Point-of-Sale Transactions.** You may use your Visa debit card to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as point-of-sale ("POS") transactions, and will be charged against your Checking Account. POS withdrawals may, at the Bank's discretion, be authorized even when the available balance is not sufficient.

### Other Electronic Transfers.

**Transfers to Your Other Accounts at the Bank.** You may transfer funds to a Savings, Money Market, or Checking Account on the Website by logging into online banking.

**Transfers to Third Parties.** You can transfer funds from your Account to third parties ("Recipients") by entering payment instructions through our online banking Bill Payment Service. Once the transfer has occurred, it is irrevocable. Transfers using Zelle, Venmo, or a similar peer-to-peer payment provider may be susceptible to fraudulent activity. Please take care before authorizing any payments and ensure the recipient is someone you trust. We are not responsible if you authorize a payment that was fraudulently induced. We consider all payments to be authorized transactions unless you notify us immediately of unauthorized access to your account. Unauthorized transactions mean transactions initiated by someone other than you without your permission. If you have reason to believe that someone has your login credentials to have permission to make transactions, you must contact us immediately at 888.502.2967 or else any transactions initiated by that person will be considered authorized.

### Terms Relating to Goods and Services Purchased using Electronic Transfers with an ATM or Visa Debit Card.

**No Liability.** The Bank is not responsible in any way for any goods or services you decide to purchase, including without limitation, their quality, safety, legality or delivery. The Bank will not become involved in any dispute involving such goods or services. You also agree to release the Bank and their respective directors, officers, employees and agents from any and all claims, demands and damages between persons using and accepting the Bank's ATM and Visa Debit Cards issued to you, including any claims, demands or damages arising out of or related to the purchase or sale of goods or services.

**Rejected Funding Transactions.** Payments are made solely out of funds on deposit with the Bank in accordance with the Banking Documents. If you fund your account through a credit card or ACH transaction, you may not dispute that transaction if you have transferred funds out of your account. If you are the recipient of a transfer from another Bank customer, and the sender reverses or charges back a transaction used to fund your transfer, Bank immediately and without notice or presentment may debit your account for the amount of the transfer, regardless of whether your account has a sufficient balance to fund the transaction. You are responsible for any overdraft created because of the reversal. You may incur interest, fees and charges in accordance with the Banking Documents if there are non-sufficient funds in your designated Account to cover such amount.

**Limitations on Payments.** The Bank may terminate access to the Bank's ATM and/or Visa Debit Card Services at any time for any reason, including without limitation (i) with respect to any recipient of transfers, if the Bank believes in its sole discretion that there are an excessive number of disputes involving customer use, or (ii) with respect to any third party, if the Bank believes in its sole discretion that the third party has initiated disputes without reasonable cause or in bad faith. The Bank also may reject a transaction or restrict your access to the Website to make further transactions at any time if it believes the security of your accounts or the Website is at risk or any fraudulent or illegal activity may be occurring, including evidence of unusual activity in your accounts.

### Limitations on Transfers

Your Card transactions will be subject to daily limits as follows\*:

- Cash withdrawal from an ATM using an ATM card - \$310.00
- Cash withdrawal from an ATM using a Visa® Debit card - \$1,010.00
- Point-of-sale transaction using your Visa® Debit card - \$2,500.00

\* For security reasons, we may further limit these amounts from time to time without notice. Non-sufficient funds activity involving an ATM or Visa Debit Card may result in decreased daily limits or revocation of the card.

**Charges for Use of Your Card.** We do not charge you a fee to use your Card at an ATM or to make a POS transaction. However, ATM transactions may be subject to a fee or surcharge assessed by the terminal owner, for which you will be reimbursed by the Bank up to the amount per month which corresponds to the type of account you have.

### Preauthorization Payments Holds

When you use your Card at a point of sale location or when you use the Visa or other network enhancement feature of the Cards to obtain goods or services or to obtain cash, the merchant may attempt to obtain preauthorization from us for the transaction. When the preauthorization is approved by us, we immediately place a hold on your account to debit the preauthorized amount. The amount you actually approved or signed for may vary in some cases from the amount of the actual purchase, depending on the merchant's request. If the preauthorization request varies from the amount of the actual transaction, payment of the transaction (which usually occurs within two to five days) will adjust the amount previously deducted from your designated Account. The hold placed on your account will affect the available balance in your designated Account to pay checks or for other electronic fund transfers. Since all transactions are immediately posted to your designated Account, please check your available balance on the Website. We will not be responsible for damages for wrongful dishonor if any items are not paid because the amount requested by the merchant was different from the actual amount you approved.

### Using your Card for International Transactions

If you use your Card to obtain cash or to purchase goods or services in another country (even if you are physically located in the United States), the amount of the charge in foreign currency will be converted to a U.S. dollar amount by the applicable network (e.g. Visa, MasterCard, etc.). In making this conversion, the network will use the procedures set forth in its operating regulations. Conversion to U.S. dollars may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

### Documentation of Transfers

**Receipts:** You have a right to receive a receipt at ATMs and POS terminals that accept your ATM and/or Visa debit cards each time you make a transaction.

**Preauthorized Credits:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 877.472.9200 to find out whether or not the deposit has been made.

**Periodic Statements:** You will also be able to view your bank statement and transaction history on the Website.

### Lost or Stolen Card or Unauthorized Transactions

Notify us immediately if your ATM Card, Visa Debit Card or PIN or other access code has been lost or stolen or used without your permission. Telephoning is the best way of keeping your possible losses down. You could lose all your money in your account plus your maximum Overdraft Line of Credit.

### In Case of Errors or Questions about Your Electronic Transfers

Telephone Customer Service at 1-877-472-9200, email, or write us at UFB Direct, P.O. Box 509127, San Diego, CA 92150, as soon as you can if you think your online statement or receipt is wrong or if you need more information about a transfer listed on the online statement or receipt. We must hear from you NO LATER than 60 days after your FIRST online statement on which the problem or error has appeared. In your communication to us, be prepared to provide us with the following information:

- Your name and Account number (if any).
- A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct the error, promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts, point-of-sale, or foreign-initiated transactions) to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your questions or complaint in writing and we do not receive it within 10 business days, we may not credit your account.

For disputes involving the unauthorized use of your Visa Debit Card for Visa point-of-sale transactions, we will provisionally credit your Account within 5 business days. Under the Visa Rules, we may withhold provisional credit to the extent allowed under applicable law if we determine that the circumstances or account history warrants the delay. The Visa Rules do not apply to ATM transactions, certain commercial card transactions, PIN or other transactions not processed over the V network.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

### Electronic Transaction Cancellations

If you have arranged with us in advance to make regular periodic payments out of your designated Account using our Electronic Bill Payment Service, you can stop any of those payments by following these procedures:

- Sign on to the Website and cancel the future payments using the procedure as called for in the Bill Payment section.
- Call Customer Service, write the Bank, or e-mail in time for us to receive your request three or more business days before the payment is scheduled to be made. If you call, we may require you to put your request in writing so that it reaches us within 14 days after your call.

**NOTE:** This section does not apply to stop payment orders for checks.

#### Liability of Bank for Failure to Stop Payment of Preauthorized Transfer

If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### Your Liability for Unauthorized Electronic Funds Transfers

**TELL US AT ONCE** if you believe your ATM and/or Visa Debit Card or any other Access Device has been lost or stolen or if you think your PIN or Password is no longer secure or confidential. Telephoning us is the best and fastest way of keeping your possible losses down. During business hours you may call 1-877-472-9200 to report your ATM/Visa Debit Card lost or Stolen.

You can lose no more than \$50.00 if someone used your Card without your permission, if you tell us within two business days, subject to Visa's Zero Liability policy. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or other Access Device, and we can prove we could have stopped the unauthorized transactions if you had told us, you could lose as much as \$500.00. Also if your on-line statement shows transactions that you did not make, TELL US AT ONCE. If you do not tell us within 60 days after the daily transactions (Periodic Statement) are provided to you on the Website, you may not get back any money you lost after the 60 days if we can prove that we could have prevented the transactions if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, let us know. We may extend the time periods.

You agree that you will not reveal your User ID, Password, PIN, or any other Access Device to any person not authorized by you to use your Access Devices; not write your PIN or Password on your ATM and/or VISA Debit Cards or on any item kept with your Access Devices; and not leave a computer terminal unattended after you have logged in using your Password or other Access Device.

#### Our Liability for Failure to Complete Electronic Funds Transfers

If we do not complete a transaction from your consumer account on time or in the correct amount, according to our agreement with you, we will be liable for your losses or damages only directly caused by this failure. However, there are some exceptions. For instance, we will not be liable if:

Through no fault of ours, you do not have enough available funds in your Account, including any available overdraft line of credit, to make the transaction.

- The automated teller or cash dispensing machine does not have enough cash.
- Any terminal or system was not working properly and you knew about the breakdown when you started the transaction.
- Circumstances beyond our control (such as fire, flood or riot) prevent the transaction, despite reasonable precautions that we have taken.
- In the case of pre-authorized credits, the data from the third party is not received, is incomplete or erroneous.

#### Amendments

If you do not agree to a change or amendment to this EFT Agreement, you must notify us prior to the effective date of the change or amendment and cancel your EFT Services and surrender or destroy your Access Devices.

#### Termination

We may terminate EFT Services, in whole or in part, without notice, due to your default or as a security precaution. If you or we cancel this EFT Agreement you must surrender or destroy your Card or any other Access Device issued to you.

#### Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

## Transactions not Subject to Electronic Fund Transfer Act or Regulation E

Electronic transfers made from an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act, Regulation E or to the error resolution procedures set forth herein. You must notify us at once of any unauthorized or erroneous electronic transactions not subject to the Electronic Fund Transfer Act or Regulation E shown on your statement or a notice. Your notice must be in writing, must include a statement of relevant facts and must reach us no later than 60 days after the date of the statement or notice on which the erroneous transaction appears.

## ATM Safety Tips

The suggestions that follow offer some simple tips on protecting your card and PIN and on exercising care when using an ATM. Please review them carefully,

### Protect Your ATM Card and Personal Identification Number (PIN)

- Always protect your card by keeping it in a safe place. If your card is lost or stolen, contact us immediately.
- Always protect your PIN. You should never give your PIN to anyone and you should never write your PIN anywhere, especially on your card. If you choose your own PIN, avoid using obvious numbers such as telephone numbers, addresses, or birthdates.
- Never give someone information about your card or PIN over the telephone. If someone is asking for this information, refuse and immediately contact us.

### Be aware of Your Surroundings at ATMs

- Look around when you walk up to the ATM or exit the ATM. If you notice anyone or anything suspicious or that you deem unsafe, such as the lighting around the ATM not working, use another ATM or return later.
- While at the ATM, enter your PIN discreetly; shield the keypad with your hand or body. After completing your transaction, be sure to put your card away, cash, and transaction record before exiting the ATM area. Count the cash later in the safety of your locked car or home.
- When you enter or exit an ATM in an enclosed area, be sure you close the entry door completely. Do not open locked ATM vestibule doors for others or allow any unknown persons to enter the ATM area when you are making your transaction. Authorized customers should have their own access.
- When you use a drive-up ATM, be sure your passenger windows are closed and doors are locked.
- If you must use an ATM at night, consider taking someone with you.

## Other Electronic Fund Transfer Services:

### Funds Transfer Services

The following provisions apply to funds transfers you send or receive through UFB Direct "the Bank", but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board. If you have a specific agreement with the Bank for these services, these provisions supplement that agreement to the extent these provisions are not consistent with the specific agreement.

The Uniform Commercial Code includes provisions relating to funds transfers. These provisions define the following terms: funds transfer, payment order and beneficiary. These terms are used here as they are defined in Article 4A of the Uniform Commercial Code - Funds Transfers as adopted by the state whose law applies to accounts for which the funds transfer service is provided. In general: a funds transfer is the process of carrying out payment orders that lead to paying a beneficiary. The payment order is the set of instructions given to the Bank to transfer funds. The beneficiary is the person or business who receives the payment. We may charge fees for sending or receiving a funds transfer. We may deduct our fees from your account or from the amount of the transfer. For current fees, please refer to our Schedule of Fees herein.

### Fedwire

Fedwire is the electronic funds transfer system of the US Federal Reserve Banks. When you send a payment order or receive a funds transfer, we or other banks involved in the funds transfer may use Fedwire. If any part of a funds transfer is carried out by Fedwire, your rights and obligations are governed by Regulation J of the Federal Reserve Board.

### Sending Funds Transfer:

**Cutoff times for Payment Orders.** We have cutoff times for processing payment orders. If the Bank receives your domestic payment order or international payment order after 12:00 PM (PT), or on Saturday, Sunday or federal holiday, it will be processed on the next funds-transfer business day.

**Amending or Canceling Payment Orders.** You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank to do this, we may make a reasonable effort to act on your request. But we are not liable to you if, for any reason, a payment order is not amended or cancelled. You agree to reimburse the Bank for any costs, losses or damages that we incur in connection with your request to amend or cancel a payment order.

**Inconsistency of Name or Number.** When receiving a payment order, payment may be made by the Bank, or by other banks, to which the payment order is forwarded, based solely on the account number even if the account number identifies a beneficiary different from the beneficiary named by the Originator of the payment order. Furthermore, when receiving a payment order, we may rely, and any other banks to which the payment order is forwarded may rely, on the bank identification number provided in the payment order even if the identification number identifies a bank different from the bank named by the Originator of the payment order.

**Sending Payment Orders.** We may select any intermediary bank; funds transfer system or means of transmittal to send payment orders. Our selection may differ from that indicated in your instructions.

**Notice of Rejection.** The Bank may reject payment orders. We notify you of any rejection electronically or orally. We are not liable to you for the rejection or obligated to pay you interest for the period before you receive timely notice of rejection.

**Errors or Questions About Payment Orders.** The Bank will notify you about funds transfer by listing them on your account statement. In some cases, we may also notify you electronically or in writing. You must notify us at once if you think a funds transfer shown on your statement or notice is incorrect. You must send us written notice, including a statement of relevant facts, no later than 10 days after the date you receive the first notice or statement on which the problem or error appears. If you fail to notify us within this 10-day period, we are not liable for any loss of interest because of an unauthorized or erroneous debit or because your statement or notice is incorrect. We are not required to compensate you, and we are not required to credit or adjust your account for any loss of interest or interest equivalent.

#### **Receiving Funds Transfers:**

The Bank may receive instructions to pay funds to your account. We may receive funds transfers directly from the sender, through a funds transfer system or through some other communications system. This includes wire transfers, ACH transfers that may be sent through an ACH system or processed directly to an account with us.

**ACH Provisional Payment Rule.** Credit given by us to you with respect to an automated clearing house credit or debit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you (i.e. Originator of the entry) will not be deemed to have paid you the amount of such entry.

**Notice of Funds Transfer.** Under the Operating Rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

**ACH Debits and Credits.** From time to time, originators that you authorize may send Automated Clearing House (ACH) credits or debits for your account. For each ACH transaction, you agree that the transaction is subject to the National Automated Clearing House Association (NACHA) Operating Rules and any local ACH operating rules in effect. You agree that we may rely on the representations and warranties contained in these operating rules and either credit or debit your account, as instructed by the originator of the ACH transaction. You should be cautious about giving someone your account number to help prevent unauthorized transactions on your account. You must notify the Bank immediately of unauthorized activity.

#### **Online Banking and Bill Payment Services**

This UFB Direct Online Banking Agreement ("Agreement") with UFB Direct applies to your use of the UFB Direct Website. In this Agreement, "you" or "your" means each person that uses the Bank's Website to obtain a Financial Service; "Financial Service" means a deposit account, overdraft credit account, bill payment service, Mobile Banking or any other financial product or service available through the UFB Direct Website; "Provider" means a service provider that offers a Financial Service through the Bank's Website or an affiliate of the Bank's; "The Bank's website" and the "Website" means the Internet site operated by the Bank for itself and the Providers. "Provider Documents" means you have a separate agreement with some or each Provider regarding the Financial Service it provides. "Banking Product Documents" means the Deposit Account Terms, Online Banking Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, Overdraft Line of Credit Agreement and Disclosure Statement, Truth in Savings Disclosure and the Schedule of Fees herein.

Terms defined in this Agreement have the same meaning as the Banking Product Documents and, unless specified otherwise, any term defined in a part of the Banking Product Documents has the same meaning.

**Consent to Terms and Conditions** By submitting the application accessible through the Bank's Website or using any Financial Service, you agree to the terms and conditions set forth in this Agreement and the Provider Documents, if any, governing the Financial Service you obtain through Online Banking. In the event that the Bank amends this Agreement or a Provider amends the Provider Document, to the extent permitted by law; your continued use of the Website or a Financial Service subject to such



Provider Document after the effective date of such change evidences your acceptance to such amendment. A Provider may enforce this Agreement against you to the extent it relates to that Provider.

[Consumer Credit Reports](#) Consumer Credit reports may be obtained by the Bank or any Provider in connection with any Financial Service that you request or receive. If you ask, you will be informed whether or not such a report was requested, and if so, the name and address of each agency that furnished the report.

### [Bill Payment Processing](#)

UFB Direct customers with an online banking service Direct may use the optional Bill Payment service in the following manner:

- Payments can be entered as a one-time transaction or as recurring transactions that are scheduled.
- You certify that any account you add through the bill payment service is an account from which you are authorized to make payments, and any payment you make using the bill payment service will debit an account that you are legally authorized to use.
- Payments (other than UFB Direct loan payments, entered on our system before 2:00 p.m. PT on a bank business day will be scheduled and begin processing on the same bank business day. Payments that are entered after this cut-off time or on a day that is a non-bank business day will be scheduled for processing and be processed the next bank business day.
- Scheduled recurring payments that fall on a weekend or a non-bank business day will be processed on the next bank business day.
- You authorize us to make payments in the manner we select from the following methods:
  - Electronic Transmission - The majority of payees are this and the payment is sent via ACH to these types of payees.
  - Check - Payees that are not able to be set up as an electronic transmission will receive a check drawn directly from your designated account.
- Scheduling Bill Payments
  - The scheduled "Send Date" is the date you enter for the payment to be sent to the Payee. For payments made by electronic transmission, the payment amount will be debited from, or charged to an account that you designate on the scheduled "Send Date." If the scheduled "Send Date" is a weekend or non-bank business day, then the "Send Date" will be the next bank business day. For payments made by personal check, the account you designate will be debited when the check is presented to us for payment which may occur before, on or after the scheduled send date.
  - For payments made from a UFB Direct deposit account and to a UFB Direct loan, line of credit, or mortgage, UFB Direct will process and credit the payment to the appropriate account effective the same business day, provided the payment is scheduled prior to the 2:00 p.m. PT cut-off.

When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Online Banking Service, you must schedule payments and your account must be in good standing, you will be fully responsible for all late fees, interest charges, or other action taken by the Payee.

[Contact Us](#) Contact information for the Bank is provided on the Website or from within Online Banking or Mobile Browser Banking by selecting the "Contact Us" link.

[Electronic Communications](#) To the fullest extent permitted by applicable law, this Agreement and any other Financial Services, Provider Documents, notices or other communications regarding Online Banking (collectively referred to as "Communications"), may be provided to you electronically and you agree to receive Communications in an electronic form. Electronic Communications may be posted on the pages within our Website or Online Banking and/or delivered to your e-mail address or access device. Any Communications that are required by law or regulation will be provided, at our Website [www.ufbdirect.com](http://www.ufbdirect.com) in a form you can print and retain for your records. All Communications in either electronic or paper format will be considered to be "in writing," and to have been received no later than five (5) business days after posting or dissemination, whether or not you have received or retrieved the Communication. The Bank and the Providers reserve the right to provide Communications in paper format. Your consent to receive Communications electronically is valid until you revoke your consent by notifying the Bank on behalf of itself and the Providers of your decision to do so. If you revoke your consent to receive Communications electronically, the Bank and the Providers will terminate your right to use Online Banking, Mobile Banking or obtain Financial Services (including redeeming any deposit accounts), and you accept sole liability for any early withdrawal penalty, tax or other consequence resulting from an involuntary termination of a Financial Service, to the extent permitted by law.

You agree to monitor your Account and important account information through your Online Banking service, periodic statements for your Account, if applicable and important notices about your Account delivered by us electronically or by mail, in addition to any services or information you may receive through Mobile Banking. You agree to keep informed of any changes to Mobile Banking by regularly visiting our website.

[Governing Law](#) This Agreement and Financial Services between you and the Bank are governed by federal law and, when applicable, the laws of the State of California. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Agreement with respect to the Financial Services they provide.

**Illegal, Fraudulent or Improper Activity** You will not use the Website or any Financial Service for any illegal, fraudulent or improper activity. If the Bank or any Provider suspects that you may be engaging in or have engaged in a fraudulent, illegal or improper activity, including a violation of any terms and conditions relating to Online Banking or any Financial Service, your access to Online Banking and any Financial Services may be suspended or terminated. You understand that access to and transactions in your accounts may be suspended or terminated if an access device has been reported lost or stolen or when the Bank or any Provider reasonably believes that there is unusual activity on any of your Accounts. You agree to cooperate fully with the Bank and each Provider to investigate any suspected illegal, fraudulent or improper activity.

**Indemnification** You agree to indemnify, defend, and hold the Bank and its affiliates, officers, directors, employees, consultants, agents, Providers, and licensors harmless from any and all third party claims, liability, damages and/or costs (including but not limited to reasonable attorneys' fees) arising from (a) a third party claim, dispute, action, or allegation of infringement, misuse, or misappropriation based on information, data, files, or otherwise in connection with the service; (b) your violation of any law or rights of a third party; or (c) your use, or use by a third party, of Mobile Banking; (d) indirect, incidental, special or punitive damages arising out of or in connection with use of Mobile Banking.

**Internet Access** You certify that you have access to the Internet and a current e-mail address. You have sole responsibility for providing the Bank with a correct and operational e-mail address. Neither the Bank nor any Provider will be liable for any undelivered e-mail communications or any costs you incur for maintaining Internet access and an e-mail account. You must promptly notify the Bank and all Providers of any change in your e-mail address.

**Limit on Liability** To the fullest extent permitted by law, neither the Bank nor any Provider will have any liability in connection with any unauthorized interception or use of data relating to you or the Financial Services; any inability to use or access Online Banking or Mobile Banking for any reason; any actions or transactions by an individual that uses your Online Banking ID together with your Password; or any cause over which the Bank or a Provider does not have direct control, including problems attributable to computer hardware or software (including computer viruses), telephone or other communications, or Internet service providers. Your sole and exclusive remedy for any failure or non-performance of Mobile Banking (including any software or their materials supplied in connection with mobile banking) shall be for us to use commercially reasonable efforts to perform an adjustment or repair of the mobile banking service. The Financial Services accessible through the Website or Mobile Banking are provided "as is" and "as available" with all faults, and the Bank and each Provider hereby disclaims, for themselves and for each other entity involved in the provision of the Financial Services, all warranties, either express or implied or statutory, including, but not limited to, any implied warranties of merchantability, of fitness for a particular purpose and of lack of viruses. In no event shall the Bank or any other Provider be liable (a) for damages caused other than by its own gross negligence or intentional misconduct or (b) for indirect, special, incidental, consequential or punitive damages whatsoever (including, but not limited to, damages for lost profits, disclosure of confidential information, or loss of privacy), arising out of or in any way related to the use of or inability to use Online Banking, Mobile Banking or any Financial Service, even if the Bank or the Provider has been advised of the possibility of such damages. In no event shall the Bank or any Provider be liable for any act or circumstances beyond our control (such as, for example, a fire, flood or other natural disaster, war, riot, strike, act of civil or military authority, equipment failure, computer virus, or failure or interruption of electrical, telecommunications or other utility services). Limitations on this notice with respect to certain electronic funds transfers are stated in the EFT Services Agreement as contained in the Banking Product Documents and displayed on the Website.

**Miscellaneous** Any waiver by the Bank or any Provider must be in writing and signed by an authorized representative of the Bank or the Provider. If a waiver is made, no party is obligated to provide similar waivers in the future. This Agreement and the Provider Documents are binding upon and shall inure to the benefit of permitted successors and assigns of you and the Bank and/or the Providers. If any provision of this Agreement or the Provider Documents is invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired thereby.

**Mobile Banking Services** Mobile Banking is offered as a convenience and supplemental service to the Bank's Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. Not all mobile devices will be capable of accessing and using Mobile Banking. The Bank cannot guarantee the availability of underlying data services provided by your mobile carrier, (i.e. we are not responsible for carrier data outages or "out of range" issues). We will not be responsible for any inability of your mobile device to access or use Mobile Banking, or for any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Mobile Banking (including downloading any associated Java applications for Mobile Banking), and you should satisfy yourself as to these matters before attempting to access or use Mobile Banking. Some mobile devices may store (cache) information that is accessed during a Mobile Banking session. You must have an eligible mobile device capable of SMS messaging (for SMS (Text) Banking), or downloading Java applications and making data connections to the Internet (for Mobile Browser Banking). You must be authorized to use and incur charges on your mobile device cellular account in relation to Mobile Banking.

We make no representation that any content or use of Mobile Banking is available for use in locations outside of the United States. Accessing Mobile Banking from locations outside of the United States is at your own risk.

Mobile Banking consists of two separate features:

**SMS (Text) Banking** – access available account information via text messaging.

**Browser Mobile Banking** - a mobile version of Online Banking accessed via an URL.

To activate Browser Mobile Banking, you must have at least one active deposit Account, be an owner of the Account and be registered for Online Banking. To access the Browser Mobile Banking feature, you must know the Mobile Banking URL and will log in using the required login credentials used for Online Banking.

The following options are available in the Browser Mobile Banking:

**Account information** - includes transaction history (length of time is limited) and does not replace the periodic statements for your Account.

**Transfers** - between Bank accounts.

**Bill Payment** - submit payments to payees already set-up within the Bill Pay module of Online Banking.

We may offer additional mobile services and features in the future. Any such added mobile services and features will be governed by this Agreement and by any terms and conditions provided to you at the time the new mobile service or feature is added and/or at the time of enrollment for the feature or service if applicable.

If at any time you should cancel your Online Banking access or your Online Banking access changes or becomes inactive, Mobile Banking Services may not be available. You may cancel Mobile Banking at any time by contacting us by email or phone.

We do not charge fees for Mobile Banking including EFTs. However, please see the Schedule of Fees herein for any excess transaction fees that may apply to your Account. Also, you are responsible for web access and/or data or text message charges that may be billed by your mobile carrier. Check with your mobile carrier for details on specific fees and charges that may be applicable.

**Password and Device Protection** You will not disclose your password to access Online Banking ("Password") to any person. You understand and agree that the Bank and the Providers rely on the use of your Password to confirm your permission to access your account and are therefore authorized to act upon instructions and information received from any person that enters your Online Banking ID (User Name) and Password. You agree not to use any personally identifiable information when creating shortcuts to your Account. You are required to change your Password periodically.

Create a Password that is not easily able to be guessed or identified as relating to you, or is an obvious combination of letters and numbers (e.g. sequential numbers, birth date, etc.); do not keep any record of your Password in a form that it can be readily identified, accessed or stored anywhere, in written or electronic form.

**If you forget your password, become locked out and the Bank resets your password, or your password expires you will be required to re-establish your login credentials at a PC or laptop to regain access to Mobile Banking.**

You will notify the Bank immediately if your Password, PC, laptop, mobile device or any another access device used to access your account is compromised, lost, stolen or is suspected of being compromised or lost. If you believe that someone may have unauthorized access to your online Banking or Mobile Banking, you agree to notify us immediately and cancel your Mobile Banking associated with the device.

You agree to notify us immediately if you change or cancel the number of your mobile device.

You agree to take every precaution to ensure the safety, security and integrity of your Account and transactions when using Mobile Banking. You agree not to leave your Device unattended while logged; if you do we will not be liable for any damages. Log off immediately at the completion of each access by you, lock your mobile device or take other steps necessary to stop unauthorized use of Mobile Phone Banking.

**Privacy** You agree that you have had an opportunity to review, download or print, and that you agree to the Bank's [Privacy Policy](#) relating to the Bank's Website, the Financial Services and the Providers.

**Security Features** The Bank has taken strong measures to protect the security of information transmitted between the Bank and its customers. The Bank strongly suggests that you use a web browser with 128-bit encryption. In fact, some selected services require a web browser with 128-bit encryption and you will be notified upon your application for access to those specific services. Regardless of the security features in use by you and/or your web browser, the Bank and the Providers are unable to ensure that the data transmitted by you to the Bank or a Provider, or from the Bank or a Provider to you, will not be intercepted by third parties.

**Transfer** You may not transfer any rights or obligations you may have under this Agreement, under any Provider Documents or with respect to any Financial Service, without the prior written consent of the Bank and any Provider that would be affected. The Bank and each Provider reserve the right to transfer any right or obligation under this Agreement, under any agreement provided with the Provider Documents or with respect to any Financial Service without your consent.

Schedule of Fees

**Account Services:**

Initial Debit Card/ATM Card (if ordered at account opening)	Free
Debit Card/ATM Card replacement (if second occurrence and any thereafter)	Free
Debit Card/ATM Replacement - Special Mailing/Rush Delivery Fee	\$50.00
Debit Card/ATM Transactions*	Free
Bank Verification Letter	\$35.00
Collection Items, domestic, per item *	Free
Collection Items, international, per item *	\$35.00 + cost
Visa® Debit Card Foreign Currency Conversion Rate	1%

\* Additional charges may be imposed by other financial institutions (please note for foreign ATMs that a balance inquiry may be considered a separate transaction even if it occurs in the same ATM session as a withdrawal).

**Statement and Research Services:**

Check copy from archive, per item	\$5.00
Legal Processing	\$100.00
Research/Reconciliation, per hour, one hour minimum (includes time spent pulling documentation for legal process)	\$35.00
Statement Copy from Online Banking	Free
Statement Copy from archive with our assistance, per statement	\$10.00
Account Statement - Online	Free
Account Statement - Paper	\$5.00

**Individual Retirement Account (IRA) Services:**

Transfer Fee	\$35.00
Closing Fee	\$35.00
Fair Market Value on IRAs – Paper	\$10.00 (produced annually at year-end)
Fair Market Value on IRAs – Electronic Statement	Free

**Wire Transfer Services: (Customers only):**

Wire Transfers Incoming (Domestic and International)	Free
Wire Transfers Outgoing (Domestic)	\$35.00 each
Wire Transfers Outgoing (International)	\$45.00 each

**Other Fees:**

Certified or Overnight Mail – Special Mailing/Rush Delivery Fee	\$10.00 + postage
Check Orders For All Checking Accounts	At Cost
Check Orders with our assistance (if second occurrence and any thereafter)	\$10.00 + cost of checks
Escheatment Notification	\$2.00
Excess Transaction or Withdrawal Fee (per withdrawal)	\$10.00
Non-sufficient/uncollected funds- Paid or Returned Item (per return or per payment as applicable)	\$25.00 <sup>†</sup> (Max \$75.00 per day)
Official checks, per item	\$10.00
Online or automated telephone transfers	Free
Overdraft Protection Transfer (from linked account)	Free

Stop payments, per request Online (initial or extension)	\$10.00
Stop payments, per request with assistance (initial or extension)	\$35.00
Axos Bank On-Us Check Cashing Fee for Non-Customers, per item	\$5.00
Non-Customer Notary Fee	\$2.00
†No fee for an item generating a negative balance less than \$25.00	

## Home Mortgages

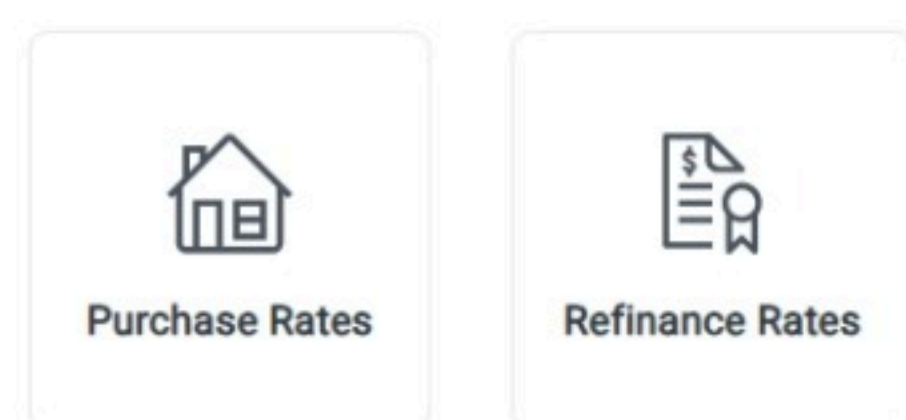
# Buy or Refinance – Without the Lender Fee<sup>1</sup>

Featuring a streamlined loan process and low rates. Dream big with your home purchase or mortgage refinance!

Apply in 10 minutes [Call 888-546-2634](#)

## What are today's mortgage rates?

Select Purchase or Refinance to get started.



4.6 Out of 5 Stars Lending Tree | 4.5 Out of 5 Stars Zillow | Best Mortgage Lender 2023 The Ascend, A Motley Fool Service

- Mortgage Options
- Calculators
- FAQs
- Testimonials
- Articles



### Enjoy a Mortgage With Rewards

Ready to act? Axos Bank offers home savings you can get excited about.

- \$0 lender fee<sup>1</sup>
- Up to 3% annualized cash back<sup>2</sup>
- Fast loan closing with Close-of-Escrow Guarantee<sup>3</sup>
- Low mortgage interest rates
- Low down payment option!

Plus: Earn 20% of your agent's commission with our HomeAdvantage Cash Rewards Program!<sup>4</sup>

[Earn Cash Rewards](#)

### Purchase Your Home

When your dream home is within reach, you can be confident with the support of a dedicated team, advanced real estate and technology tools, and our Close-of-Escrow Guarantee.<sup>3</sup>

[Apply Now](#) [Learn More](#)

### Refinance Your Home

Imagine what you could do with a lower interest rate, reduced monthly payment, or cash for debt consolidation, home improvements, or something else.

[Apply Now](#) [Learn More](#)

## Meet Our Most Popular Mortgage Programs

You have options. Purchase or refinance. Lower your payment. Get cash out. Consolidate debt. Axos Bank lets you customize your mortgage to your goals. Questions? Call 888-546-2634.

- Conforming Loans
- Non-Conforming Loans
- FHA Loans
- Portfolio Loans
- VA Loans
- Jumbo & Super Jumbo Loans
- DSCR Loan Program
- Interest-Only Mortgages
- Home Equity Lines of Credit
- Our Process



### Know When Mortgage Rates Drop

Trying to time your mortgage? Sign up for Rate Watch. Get email alerts when rates drop. It's quick, easy, and free.

[Set Up Rate Watch](#)

## We Can Help You Reach Your Homeownership Goals

**Loans designed for your unique needs**

**Real savings through lower rates and fees**

**A streamlined home loan process**

**Options customized for today's homeowner**

**Smart technology and useful tools**

**Superior service from mortgage experts**

## Plan & Learn

Free mortgage tools and articles to help you on your homeownership journey.

**Calculator**

### What's My Home Worth?

We've partnered with HomeAdvantage offering a property valuation calculator to get ready to sell or use home equity to finance your next project.

[Learn More](#)

**Calculator**

### Rent or Buy?

Calculate how much you could potentially save by buying a home.

[Learn More](#)

## Frequently Asked Questions

- What's a mortgage? Is it the same thing as a home loan?
- How do I know which home loan is best for me?
- What's the best way to prepare for a mortgage?
- How can I find the best mortgage rate?
- How can I track the value of my property?

## Here's What Our Clients Are Saying

“  
*Jacob did an excellent job. His helpfulness and positive approach enabled me to make a well-informed decision in an efficient and timely manner.*  
 ”

Kevin | New York

## Articles & Tools

[View All](#)

**Insight**

### Does a Mortgage Refinance Make sense? Find out in 4 Steps.

Thinking about refinancing your home loan? Here's an easy 4-step process to evaluate your potential savings.

[Read More](#)

**Insight**

### First-Time Mortgage Refinance Guide

Worried that refinancing your home loan will be more effort than it's worth? Check out this guide to determine if a mortgage refinance is right for you.

[Read More](#)

**Insight**

### Dreaming of an Easy Way To Compare Mortgage Offers?

How do you know if a mortgage you've been offered is a good deal? Learn about a quick and easy way to compare your mortgage offers.

[Read More](#)

- Support
- Careers
- Insights
- Company
- Tools
- Disclosures
- CRA Public File
- Privacy
- Security
- ATM Locator
- Accessibility

- Personal**

  - Banking
  - Checking
  - Savings
  - CDs
  - Premier

**Borrow**

  - Mortgages
  - Personal Loans
  - Auto Loans
  - Marine Loans

**Invest**

  - Managed Portfolios
  - Self-Directed Trading
  - Client Relationship Summary

**Plan**

  - Axos Mobile App
  - Financial Tools
  - Insights

**Business**

**Small Business**

  - Checking
  - Savings
  - Services

**Commercial Lending**

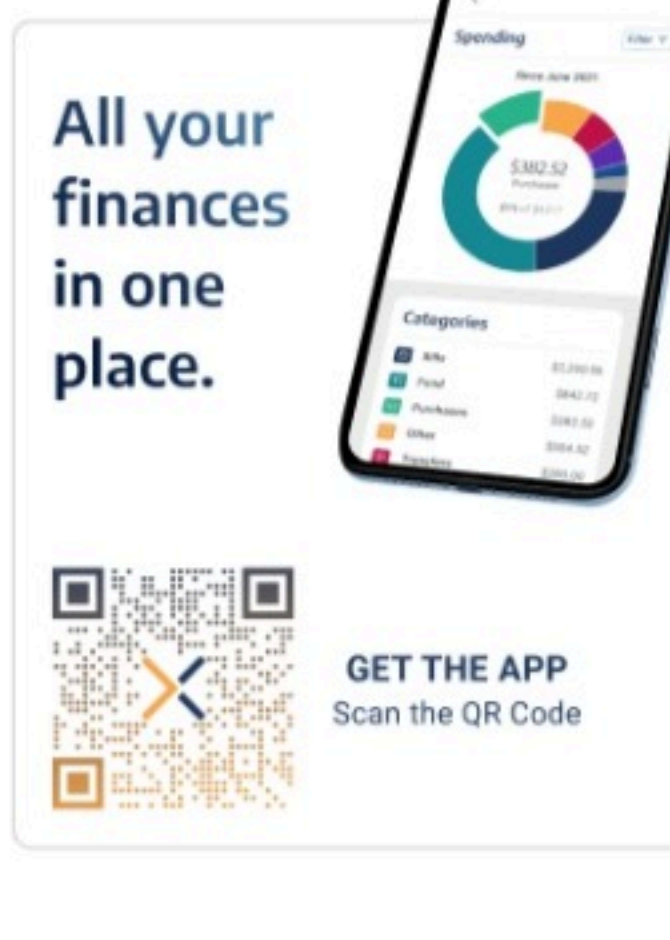
  - Equipment Finance
  - Lender Finance
  - Small Balance Commercial Real Estate
  - Residential Warehouse Lending
  - Commercial Real Estate Bridge & Construction Lending

**Commercial Banking**

  - Third Party Payment Processors
  - HOAs & Property Management
  - 1031 Exchange Qualified Intermediaries
  - Title & Escrow
  - Global Fiduciary Banking
  - Fiduciary Services
  - Hedge Funds & Alternative Fund Banking Solutions
  - Treasury Management

**Partners**

  - Marine Dealer Floorplan Finance
  - Wholesale Lending
  - Financial Advisors
  - Dealer Services
  - Strategic Partnerships



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Axos Invest LLC, Axos Invest, Inc., and Axos Bank are separate but affiliated companies.

Axos Bank NMLS# 524995

<sup>1</sup> On new first-lien mortgages, Axos Bank will waive its full lender fee for loan amounts of \$250,000 and above or reduce its lender fee by \$200 for loan amounts of less than \$250,000 if deposit account conditions stated below are met. Applicant is responsible for all third-party fees and all prepaid items. To qualify for the lender fee discount, the mortgage applicant or co-applicant must currently own (as a primary or joint owner) or open a new Axos Bank, Axos Bank for Nationwide, or UFB Direct personal deposit account during the mortgage application process AND an available balance of at least \$500 must be present in the qualifying personal deposit account at the time the initial Closing Disclosure for the mortgage is issued. This offer may be modified or discontinued at any time. Please contact an Axos Bank Mortgage Loan Originator for additional details.

<sup>2</sup> Account holder(s) maintains an average daily balance equal to two times the borrower's monthly principal and interest payments of their eligible Axos Bank consumer loan or combined minimum monthly principal and interest payments if borrower has multiple eligible Axos Bank consumer loans. Eligible Axos Bank consumer loans and Total Loan Rewards Checking account must be active as of the first day of the evaluation month in order to be eligible for the cashback credit for that period. 3% annualized cashback credit earned on mortgage and auto loans (0.25% per month) is calculated using principal and interest payments only (excludes any additional escrow amount included in the monthly payment) on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month. 10% annualized cashback credit earned on personal loans (0.83% per month) is calculated using principal and interest payments only on the last day of each month, and, if applicable, posted to the account within the 10 business days of the following month. Monthly cashback credit is limited to \$100. Axos Bank reserves the right to sell a loan at any time without notice and may result in termination of any future cashback credit based on that loan. Axos Bank may cancel the program or change the annualized cashback rate and account requirements at the Bank's discretion any time without notice. Your total cashback value may be reported as miscellaneous income to the IRS on a 1099-MISC form.

<sup>3</sup> Certain restrictions and conditions apply. Please visit our Close of Escrow Guarantee page for more information.

<sup>4</sup> Cash Rewards are 20% of the agent's commission. The example assumes a 2.5% agent commission. HomeAdvantage Rewards are offered by Axos Bank with HomeAdvantage Partners LLC (HomeAdvantage), a licensed real estate broker. HomeAdvantage is not affiliated with Axos Bank and Axos Bank is not responsible for the program provided by HomeAdvantage.



## Mortgages

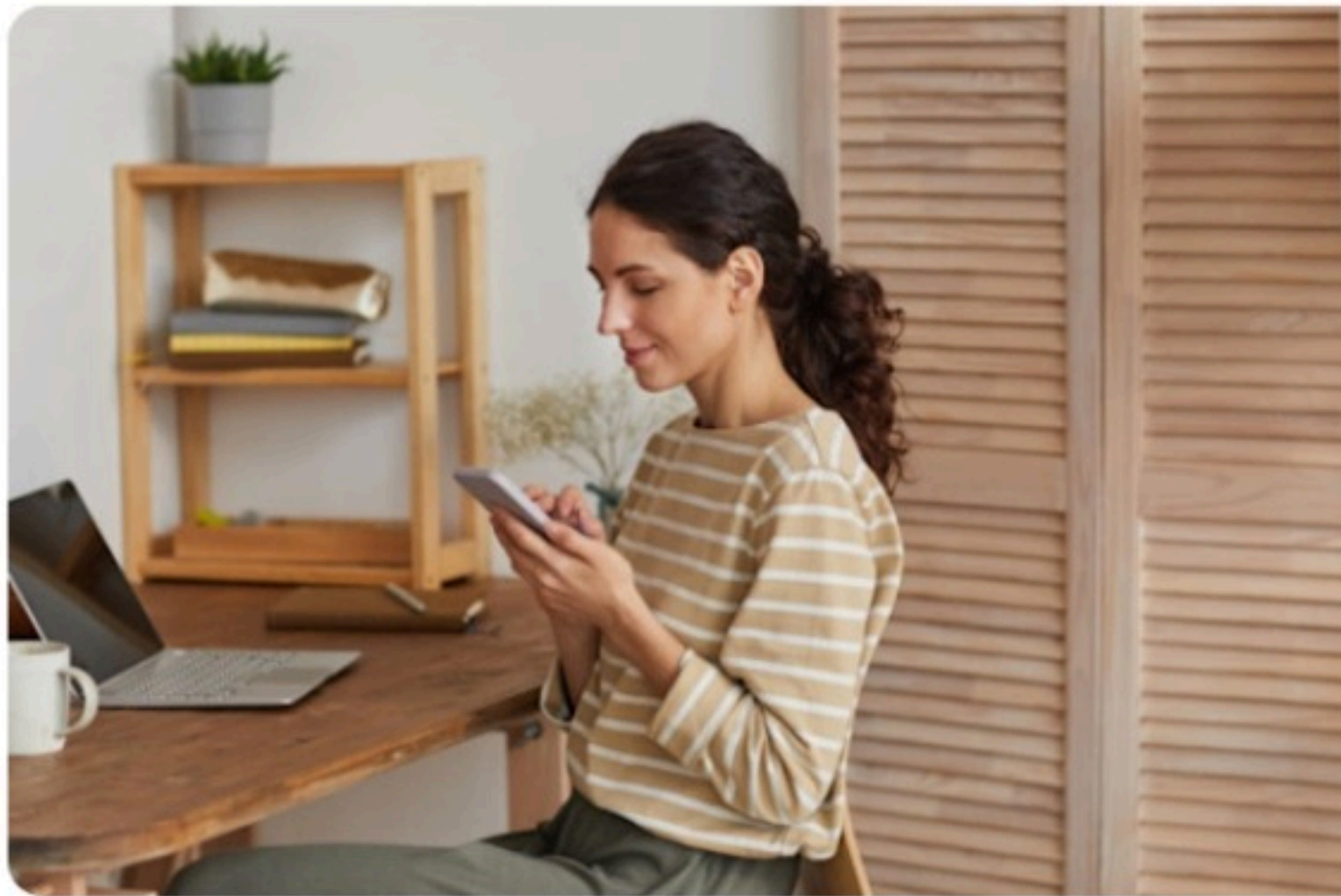
We offer a variety of home loans tailored by Axos Bank® to meet your unique mortgage-related objectives.

Get a Quote



Earn 2.00% APY\* with fewer account fees. Open a Freedom Checking account now.

Learn More



### Why UFB Direct?

- ✓ \$0 Lender Fee,<sup>1</sup> a savings of up to \$2,500 or more<sup>2</sup>
- ✓ Industry-leading low mortgage rates
- ✓ Award-winning customer service
- ✓ A revolutionary approach to home loans
- ✓ Flexible, common-sense underwriting
- ✓ The confidence of working with a full-service bank

## Mortgages Tailored to Your Unique Needs

### Mortgage Options

We offer industry-leading low mortgage rates and award-winning service. Whether you're buying your first home, looking to refinance, or in need of information on a home equity line of credit, UFB Direct is here to help you every step of the way. We offer a wide range of mortgages and low rates to help you to secure a home loan that's right for you.

Learn More



## Get an Instant Rate Quote

Get a Quote



I enjoyed all the individuals I worked with. Evan was both friendly and professional and took the time to understand my specific situation and guide me to the proper loan option. Jane was a pleasure to receive her clear timely communication and responses during loan processing, and Diane was highly efficient through the close process.

Daron S.

## Financial Resources

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READ MORE

#### Identity Theft: How to Prevent It & How to Repair the Damage

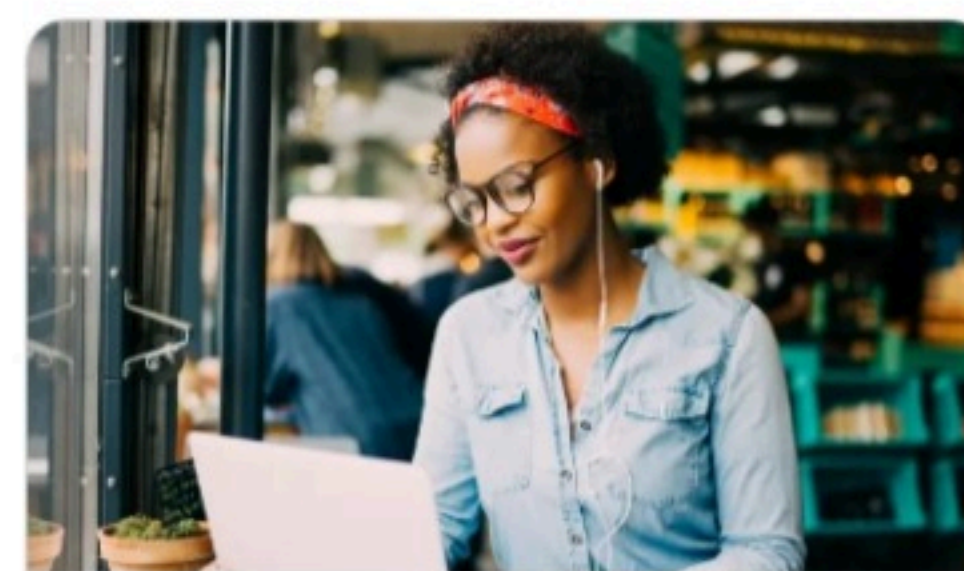
In 2017, identity theft cost Americans a total of \$5.1 billion in losses. Learn what steps you can do to protect yourself and repair the damage.



READ MORE

#### Kids & Cybersecurity: How to Teach Internet Safety

Learn six ways to teach effective internet safety and protect your child from identity theft.



READ MORE

#### Put Your Savings on Autopilot

The simplest way to grow your savings is to set up an automatic transfer from your checking account to your savings account.

Savings

Mortgages

Insights

Digital Tools

About Us

Disclosures

Privacy and Security

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Axos Bank NMLS# 524995

\* The Annual Percentage Yield (APY) is accurate as of 03/31/2025. The interest rate and corresponding APY are variable and are set at our discretion. This is a tiered variable rate account. Interest rates may change as often as daily without prior notice. Fees may reduce earnings.

<sup>1</sup> On new first-lien mortgages, Axos Bank will waive its full lender fee for loan amounts of \$250,000 and above or reduce its lender fee by \$200 for loan amounts of less than \$250,000 if deposit account conditions stated below are met. Applicant is responsible for all third-party fees and all prepaid items. To qualify for the lender fee discount, the mortgage applicant or co-applicant must currently own (as a primary or joint owner) or open a new Axos Bank, Axos Bank for Nationwide, or UFB Direct personal deposit account during the mortgage application process AND an available balance of at least \$500 must be present in the qualifying personal deposit account at the time the Initial Closing Disclosure for the mortgage is issued. This offer may be modified or discontinued at any time. Please contact an Axos Bank Mortgage Loan Originator for additional details.

<sup>2</sup> This savings estimate presumes a \$250,000 loan amount and 1% origination fee.



## Personal Loans

Get up to \$50,000 for debt consolidation, home improvement, or any other major expense. See your personalized initial offer with no impact to your credit score.

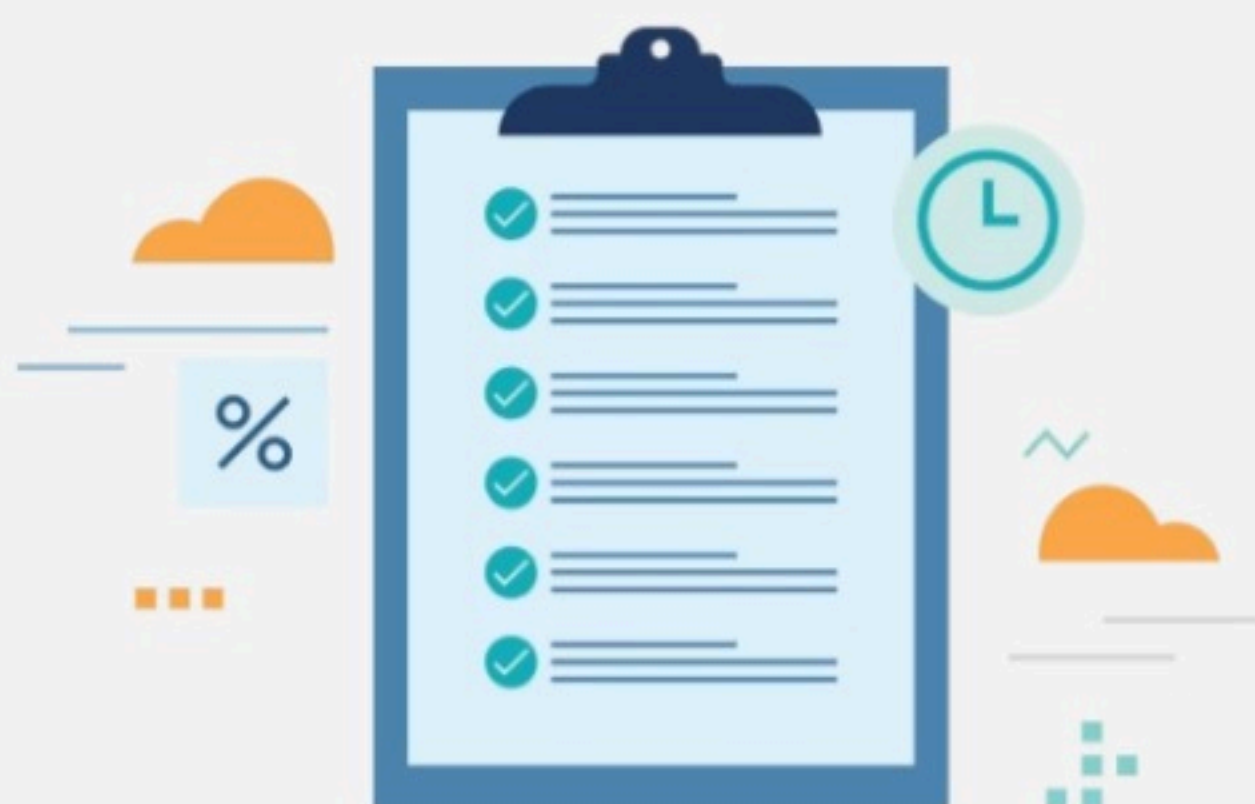
Begin Application

Continue Application >



★★★★★  
Top 10 Digital Banks 2022  
Enterprise Management 360

★★★★★  
Among the Best Online Banks 2022  
Forbes Advisor



### Loan Features

- ✔ Amounts from \$7,000 to \$50,000 and terms from 3 to 6 years\*
- ✔ Get your money within 2 days of the final loan agreement
- ✔ Initial prequalified offers have no impact on your credit score
- ✔ Rates and payments are fixed and do not change over the life of the loan
- ✔ No pre-payment penalties

Get Prequalified Now >

## Do You Need a Personal Loan?

Here are the top four reasons customers choose a personal loan from Axos Bank.

### Debt Consolidation

Consolidating higher-interest credit cards and other loans into one easy-to-manage payment could save you money.

Learn More

### Home Improvements

From minor repairs to full room renovations, personal loans are the fast-financing option.

Learn More

### Large Expenses

Whether paying a medical bill, legal fee, or other large debt, a personal loan can help get you the money you need quickly.

Learn More

### Special Occasions

Weddings, vacations, family reunions and other special occasions can be expensive. A personal loan can help you manage the costs.

Learn More

Get prequalified in minutes with no impact to your credit score.

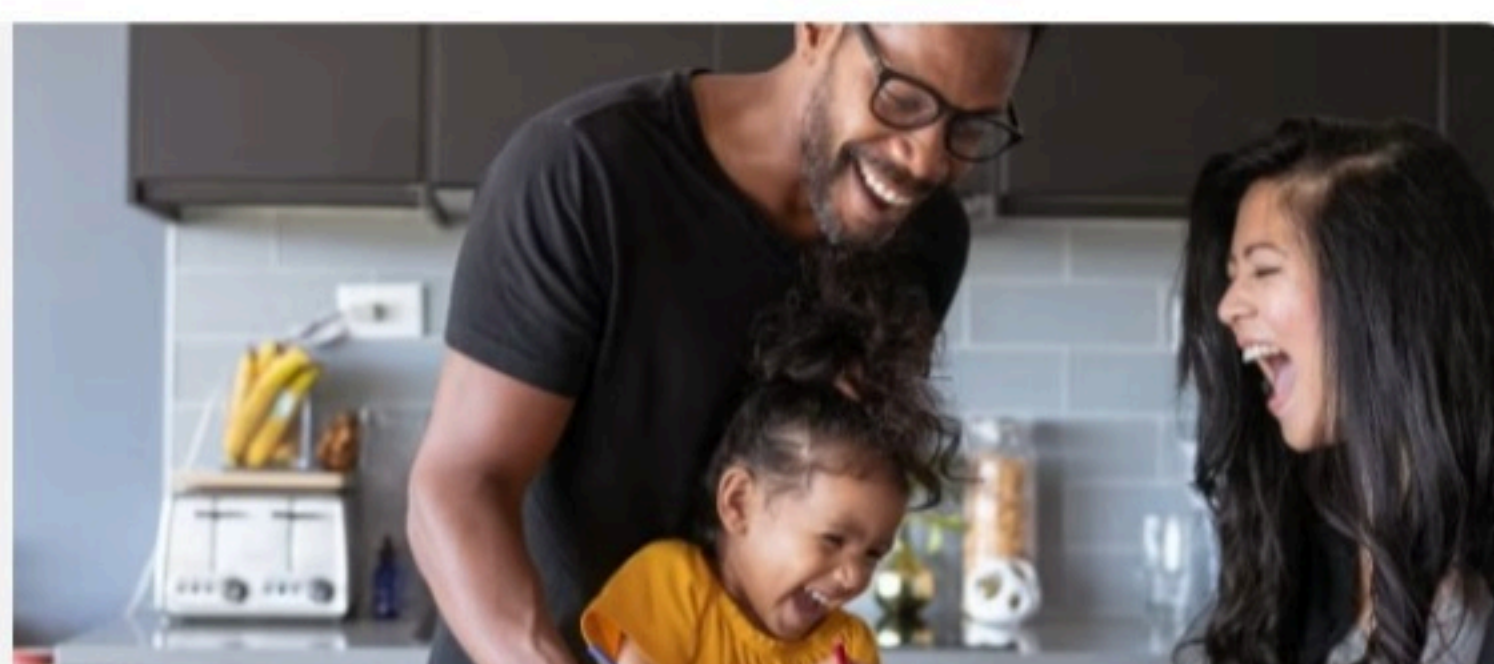
Get Prequalified

## Let's get personal

Personal loans can be used to pay for virtually any kind of expense. As a form of "unsecured" financing, personal loans don't require the backing of collateral, like a home or car.

For a deeper dive into how personal loans work, read our recent blog post.

Read Article >



## We're the Kind of Lender Worth Praising



*Giving me this loan will allow me to pay off all my visa cards, my Lowes card and my 2014 Chevy Impala! I carried that credit card debt for probably 20 years. Thanks for helping me!*

Harley | Frakes, KY



## See Your Prequalified Offer

It takes about 3 minutes to get your personalized loan options and rates – and getting prequalified won't have an impact on your credit score.

Get Prequalified

Please have a valid ID and your social security number ready.

Questions? Please call us at 866-923-3625.

## Articles & Tools

View All >

Tool

### Personal Loan Calculator

How much loan do you need? Use our calculator to determine loan amounts, term lengths, and interest rates, and find a monthly payment that works for you.

Learn More

Insight

### Should I Get a Personal Loan or Refinance My Mortgage

When homeowners need cash, consider a side-by-side comparison of personal loans and cash-out refinances.

Read More

Insight

### 6 Reasons to Separate Your Business and Personal Finances

Are you using your personal bank account to manage your business finances? Here are six reasons why you should keep the two separate.

Read More

Support Careers Insights Company Tools Disclosures CRA Public File Privacy Security ATM Locator Accessibility

### Personal

#### Bank

- Checking
  - Savings
  - CDs
  - Premier
- #### Borrow
- Mortgages
  - Personal Loans
  - Auto Loans
  - Marine Loans
- #### Invest
- Managed Portfolios
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#### Small Business

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  - Services
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- Equipment Finance
  - Lender Finance
  - Small Balance Commercial Real Estate
  - Residential Warehouse Lending
  - Commercial Real Estate Bridge & Construction Lending
- #### Commercial Banking
- Third Party Payment Processors
  - HOAs & Property Management
  - 1031 Exchange Qualified Intermediaries
  - Title & Escrow
  - Global Fiduciary Banking
  - Fiduciary Services
  - Hedge Funds & Alternative Fund Banking Solutions
  - Treasury Management

### Partners

- Marine Dealer Floorplan Finance
- Wholesale Lending
- Financial Advisors
- Dealer Services
- Strategic Partnerships



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Axos Bank NMLS# 524995

This is not a commitment to lend. Loans are provided based on approved credit, income, and identity verification. The final loan agreement will depend on these factors plus the loan amount and term selected. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. Restrictions may apply.

\* Example: A \$25,000 loan with an Annual Percentage Rate (APR) of 8.42% for 60 months has a payment of \$506.79.

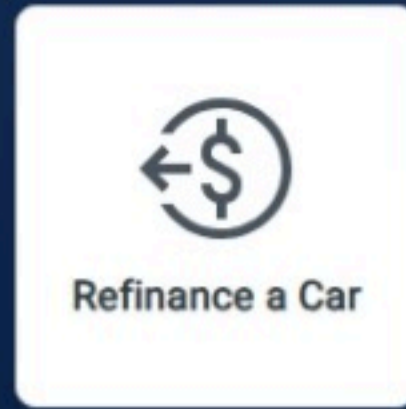
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# Auto Loans

Whether you're **buying a car** or **refinancing your current auto loan**, we make the process easy and help you get a lower monthly payment.



## Auto Purchase Loans

With terms up to 96 months\*, Axos Bank can help you buy the car you want at a monthly payment that works for you. A smarter auto loan that puts the power in your hands.

Get Prequalified

Learn More

## Auto Refinance Loans

We refinance your existing auto loan to give you a monthly payment that works better for your budget. Our online process is fast and easy so you can start saving now.

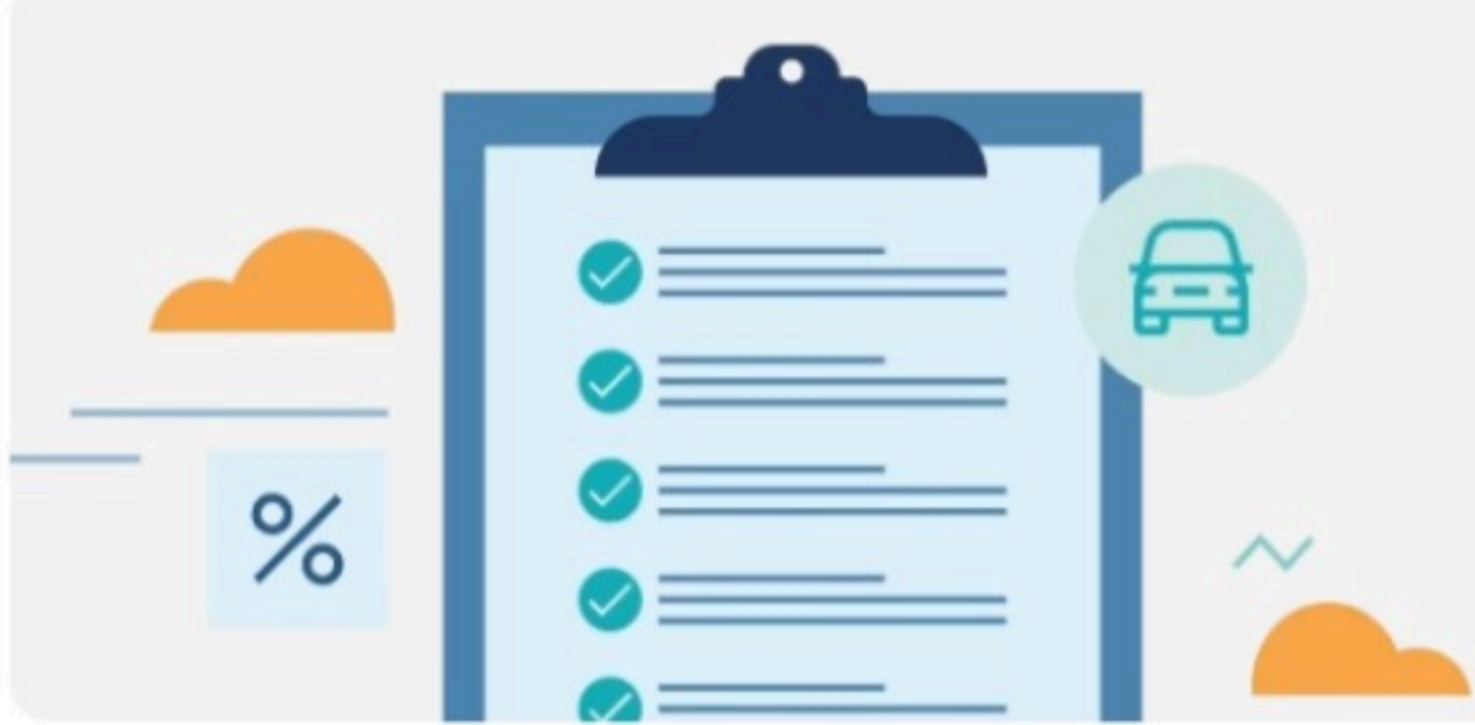
Apply Now

Learn More



## Auto Loan Features

- ✓ Terms up to 96 months\* to get the monthly car payment you want
- ✓ No payment for up to 90 days, giving you a break before your payments begin
- ✓ Financing for new and used vehicles
- ✓ Financing for vehicles of any age



### Personal

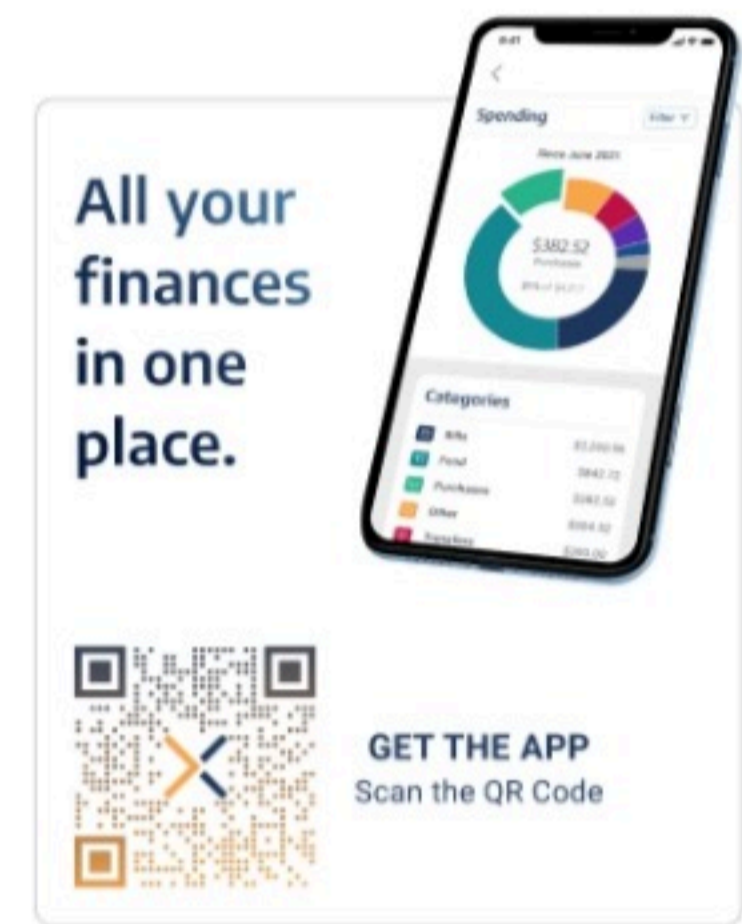
- Bank**
  - Checking
  - Savings
  - CDs
  - Premier
- Borrow**
  - Mortgages
  - Personal Loans
  - Auto Loans
  - Marine Loans
- Invest**
  - Managed Portfolios
  - Self-Directed Trading
  - Client Relationship Summary
- Plan**
  - Axos Mobile App
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### Business

- Small Business**
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- Commercial Lending**
  - Equipment Finance
  - Lender Finance
  - Small Balance Commercial Real Estate
  - Residential Warehouse Lending
  - Commercial Real Estate Bridge & Construction Lending
- Commercial Banking**
  - Third Party Payment Processors
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  - 1031 Exchange Qualified Intermediaries
  - Title & Escrow
  - Global Fiduciary Banking
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This is not a commitment to lend. Loans are provided based on approved credit, income, and identity verification. The final loan agreement will depend on these factors plus the loan amount and term selected. Not all applicants will qualify. Programs, rates, terms, and conditions are subject to change without notice. Restrictions may apply.

\* An example loan of \$25,000 with origination fee of \$598 and a term of 96 months results in an Annual Percentage Rate (APR) of 5.94% and has a monthly payment of \$319.96.



## Learn About Loans



### Amortized Loan

An amortized term loan has scheduled periodic payments applied to both the loan's principal and accrued interest. Loan payments are first applied to the interest expense for the period, after which the remainder of the payment is applied to the principal amount. Term loans can have fixed or variable interest rates.



### Partially amortized loan

A partially amortized term loan means that the borrower repays only a portion of the loan in scheduled, periodic payments, and the remaining balance is paid at the end of the term.

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We have an excellent team of professionals committed to elevating your lending experience. Toss us a line using the contact form, send us an email or give us a call. We're here to answer your questions every step of the way.

(855) 753-0341 | [info@LaVictoire-Finance.com](mailto:info@LaVictoire-Finance.com)

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# HMDA

# Disclosure Statements

HMDA Disclosure Statements for the prior three calendar years

The Bank's HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (CFPB) web site at: <https://www.consumerfinance.gov/data-research/hmda/>.

# **CRA Disclosure Statements**

CRA Disclosure Statements for the prior three calendar years

**2021**

**Institution Disclosure  
Statement**

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOUSTON COUNTY (069), AL										
MSA 20020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
SHELBY COUNTY (117), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	18	0	0	0	0	2	18	0	0
STATE TOTAL	2	18	0	0	0	0	2	18	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANCHORAGE MUNICIPALITY (020), AK										
MSA 11260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	1	46	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
KODIAK ISLAND BOROUGH (150), AK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	74	0	0	0	0	2	74	0	0
STATE TOTAL	2	74	0	0	0	0	2	74	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	137	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	137	0	0	0	0	0	0
STATE TOTAL	0	0	1	137	0	0	0	0	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ASHLEY COUNTY (003), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
CHICOT COUNTY (017), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	2	33	0	0
GRANT COUNTY (053), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (125), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	39	0	0	0	0	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	12	394	0	0	0	0	10	304	0	0
STATE TOTAL	12	394	0	0	0	0	10	304	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	420	0	0	0	0
Median Family Income 60-70%	1	30	0	0	0	0	1	30	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	950	1	950	0	0
Median Family Income >= 120%	1	21	0	0	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	0	0	3	1,770	2	980	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	65	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	15	0	0
LAKE COUNTY (033), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	1	427	1	25	0	0
Median Family Income 60-70%	1	19	0	0	0	0	1	19	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	35	0	0	0	0	1	35	0	0
Median Family Income 90-100%	2	69	0	0	0	0	2	69	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	113	4	585	5	3,579	3	1,013	0	0
Median Family Income Not Known	0	0	0	0	1	807	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	286	4	585	7	4,813	9	1,186	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	1	26	0	0	0	0	1	26	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTEREY COUNTY (053), CA										
MSA 41500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	2	90	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	140	0	0	0	0	1	70	0	0
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	1	82	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	0	0	0	0	1	82	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	30	0	0	0	0	1	30	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	45	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	24	1	125	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	1	125	1	1,000	2	1,030	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	146	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	149	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	295	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	200	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	1	13	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	78	1	200	0	0	2	65	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	10	0	0	0	0	1	10	0	0
Median Family Income 80-90%	1	35	0	0	0	0	1	35	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	2	45	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	80	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	19	0	0	0	0	1	19	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	171	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	394	1	172	3	2,062	1	675	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	543	2	343	3	2,062	3	744	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	309	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	117	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	1	309	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0





Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	24	1	125	0	0	2	149	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	1	125	0	0	2	149	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	19	0	0	0	0	1	19	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0
TOTAL INSIDE AA IN STATE	11	543	2	343	3	2,062	3	744	0	0
TOTAL OUTSIDE AA IN STATE	32	1,060	10	1,447	12	7,892	27	3,767	0	0
STATE TOTAL	43	1,603	12	1,790	15	9,954	30	4,511	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	550	1	550	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	550	1	550	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	45	0	0	0	0	1	45	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	65	0	0	0	0	1	65	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	1	149	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	110	2	349	1	550	3	660	0	0
STATE TOTAL	2	110	2	349	1	550	3	660	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	17	0	0	0	0	1	17	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	17	1	129	0	0	1	17	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	1	129	0	0	2	34	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	145	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	116	0	0	0	0	3	116	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	166	2	295	0	0	3	116	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	9	0	0	0	0	1	9	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	0	0	0	0	2	34	0	0
WINDHAM COUNTY (015), CT										
MSA 49340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	244	4	674	0	0	8	194	0	0
STATE TOTAL	9	244	4	674	0	0	8	194	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	21	0	0	0	0	1	21	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	45	0	0	0	0	2	45	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	66	0	0	0	0	3	66	0	0
SUSSEX COUNTY (005), DE										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	111	1	120	0	0	1	11	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	176	1	120	0	0	2	76	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	242	1	120	0	0	5	142	0	0
STATE TOTAL	6	242	1	120	0	0	5	142	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (023), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
MONROE COUNTY (087), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	115	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	115	0	0	1	50	0	0
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	1	90	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	1	300	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	120	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	280	2	235	1	300	3	170	0	0
STATE TOTAL	5	280	2	235	1	300	3	170	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARROW COUNTY (013), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	1	125	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	125	0	0	1	30	0	0
COLQUITT COUNTY (071), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0







Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	320	2	245	0	0	6	140	0	0
STATE TOTAL	8	320	2	245	0	0	6	140	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	13	0	0	0	0	1	13	0	0
Median Family Income 60-70%	1	6	0	0	0	0	1	6	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	19	0	0	0	0	2	19	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	19	0	0	0	0	2	19	0	0
STATE TOTAL	2	19	0	0	0	0	2	19	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELLIS COUNTY (051), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	20	0	0	0	0	2	20	0	0
STATE TOTAL	2	20	0	0	0	0	2	20	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	32	0	0	0	0	1	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
KENTON COUNTY (117), KY										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLEAN COUNTY (149), KY										
MSA 36980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
MERCER COUNTY (167), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	2	60	0	0
OLDHAM COUNTY (185), KY										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0







Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	15	493	0	0	0	0	10	275	0	0
STATE TOTAL	15	493	0	0	0	0	10	275	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	21	0	0	0	0	1	21	0	0
Median Family Income 80-90%	1	44	0	0	0	0	1	44	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	30	0	0	0	0	1	30	0	0
Median Family Income >= 120%	0	0	1	168	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	1	168	0	0	3	95	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	1	27	0	0	0	0	1	27	0	0
Median Family Income >= 120%	1	34	0	0	0	0	1	34	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	116	0	0	0	0	4	116	0	0
CALVERT COUNTY (009), MD										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	111	0	0	0	0	1	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	111	0	0	0	0	1	31	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	0	0	0	0	1	20	0	0
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
CHARLES COUNTY (017), MD										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	0	0	0	0	1	48	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FREDERICK COUNTY (021), MD										
MSA 23224										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	0	0	0	0	1	18	0	0
Middle Income	2	76	0	0	0	0	2	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	0	0	0	0	3	94	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	6	0	0	0	0	1	6	0	0
Median Family Income 70-80%	1	15	0	0	0	0	1	15	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	75	0	0	0	0	1	75	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	67	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	163	0	0	0	0	3	96	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	68	0	0	0	0	1	68	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	28	0	0	0	0	1	28	0	0
Median Family Income 110-120%	2	53	0	0	0	0	2	53	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	149	0	0	0	0	4	149	0	0
QUEEN ANNE'S COUNTY (035), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	15	0	0	0	0	2	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	0	0	0	0	2	15	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (043), MD										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	149	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	0	0	0	0	0	0
WORCESTER COUNTY (047), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: Axos Bank

Respondent ID: 0000716456  
 Agency: OCC - 1  
 State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	10	0	0	0	0	1	10	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	102	0	0	0	0	3	102	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	58	0	0	0	0	1	58	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	170	0	0	0	0	5	170	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	33	1,162	2	317	0	0	30	940	0	0
STATE TOTAL	33	1,162	2	317	0	0	30	940	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	118	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	118	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	35	0	0	0	0	1	35	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	57	0	0	0	0	2	57	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	61	0	0	0	0	1	61	0	0
Median Family Income >= 120%	1	36	0	0	0	0	1	36	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	184	0	0	0	0	4	154	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	88	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	150	0	0	0	0	2	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	0	0	2	150	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	49	0	0	0	0	1	49	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	21	0	0	0	0	1	21	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	1	5	0	0
Median Family Income Not Known	1	60	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	150	0	0	0	0	4	90	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	20	0	0	0	0	1	20	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	26	0	0	0	0	2	26	0	0
Median Family Income 100-110%	1	20	0	0	0	0	1	20	0	0
Median Family Income 110-120%	1	37	0	0	0	0	1	37	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	1	50	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	218	0	0	0	0	7	168	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	25	958	2	268	0	0	20	630	0	0
STATE TOTAL	25	958	2	268	0	0	20	630	0	0





Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	16	0	0	0	0	1	16	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	141	1	150	0	0	2	66	0	0
STATE TOTAL	3	141	1	150	0	0	2	66	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	2	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	0	0	0	0	1	55	0	0
BECKER COUNTY (005), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	31	0	0	0	0	2	31	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	61	0	0	0	0	3	61	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	45	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	50	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	86	0	0	0	0	1	29	0	0
Median Family Income >= 120%	2	65	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	246	0	0	0	0	2	54	0	0
KANDIYOHI COUNTY (067), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	66	0	0	0	0	2	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	2	66	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OLMSTED COUNTY (109), MN										
MSA 40340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	0	0	1	47	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0
SCOTT COUNTY (139), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WRIGHT COUNTY (171), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	33	0	0	0	0	1	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	1	33	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	21	611	0	0	0	0	13	369	0	0
STATE TOTAL	21	611	0	0	0	0	13	369	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COPIAH COUNTY (029), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	13	0	0	0	0	2	13	0	0
STATE TOTAL	2	13	0	0	0	0	2	13	0	0





Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	375	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	47	0	0	1	375	1	9	0	0
STATE TOTAL	2	47	0	0	1	375	1	9	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLAINE COUNTY (005), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
GALLATIN COUNTY (031), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
MISSOULA COUNTY (063), MT										
MSA 33540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PARK COUNTY (067), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
PRAIRIE COUNTY (079), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	0	0	0	0
RICHLAND COUNTY (083), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SWEET GRASS COUNTY (097), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	2	41	0	0	0	0	2	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	65	0	0	0	0	3	65	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	335	1	150	0	0	8	386	0	0
STATE TOTAL	9	335	1	150	0	0	8	386	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: Axos Bank

Respondent ID: 0000716456  
 Agency: OCC - 1  
 State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HALL COUNTY (079), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	1	20	1	197	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	1	197	0	0	2	45	0	0
CARSON CITY (510), NV										
MSA 16180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	22	779	6	1,067	0	0	10	213	0	0
TOTAL OUTSIDE AA IN STATE	4	104	1	197	0	0	3	54	0	0
STATE TOTAL	26	883	7	1,264	0	0	13	267	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
GRAFTON COUNTY (009), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	0	0	0	0	1	65	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	1	8	0	0	0	0	1	8	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	2	63	0	0	0	0	2	63	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	88	0	0	0	0	4	88	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	1	83	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	153	0	0	0	0	2	153	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	477	0	0	0	0	9	337	0	0
STATE TOTAL	11	477	0	0	0	0	9	337	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ATLANTIC COUNTY (001), NJ										
MSA 12100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	17	0	0	0	0	1	17	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	79	0	0	0	0	3	79	0	0
Median Family Income >= 120%	3	117	0	0	0	0	3	117	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	213	0	0	0	0	7	213	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	59	0	0	0	0	2	59	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	59	0	0	0	0	2	59	0	0
CAMDEN COUNTY (007), NJ										
MSA 15804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	31	0	0	0	0	1	31	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (011), NJ										
MSA 47220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	60	0	0	0	0	2	60	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	3	70	0	0
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	56	0	0	0	0	2	56	0	0
Median Family Income 40-50%	2	25	0	0	0	0	2	25	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	181	0	0	0	0	4	81	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	149	0	0	0	0	2	49	0	0
Upper Income	1	51	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	200	0	0	0	0	2	49	0	0
HUDSON COUNTY (017), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	194	0	0	0	0	0	0
Median Family Income 70-80%	3	62	0	0	0	0	3	62	0	0
Median Family Income 80-90%	1	8	0	0	0	0	1	8	0	0
Median Family Income 90-100%	1	20	0	0	0	0	1	20	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	11	0	0	0	0	1	11	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	101	1	194	0	0	6	101	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MERCER COUNTY (021), NJ										
MSA 45940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	149	0	0	0	0	0	0
Median Family Income 90-100%	2	77	0	0	0	0	1	17	0	0
Median Family Income 100-110%	2	54	0	0	0	0	2	54	0	0
Median Family Income 110-120%	1	95	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	27	0	0	0	0	1	27	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	293	1	149	0	0	5	138	0	0





Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	40	0	0	0	0	2	40	0	0
Median Family Income 90-100%	1	5	1	150	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	45	1	150	0	0	3	45	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	1	20	0	0
Median Family Income 100-110%	0	0	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	36	0	0	0	0	1	36	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	1	200	0	0	2	56	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	21	0	0	0	0	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	21	0	0	0	0	1	11	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	1	7	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	2	32	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	13	0	0	0	0	1	13	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	35	0	0	0	0	1	35	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	9	0	0	0	0	1	9	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	57	0	0	0	0	3	57	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	56	1,720	4	693	0	0	45	1,029	0	0
STATE TOTAL	56	1,720	4	693	0	0	45	1,029	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	120	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	120	0	0	0	0	0	0
STATE TOTAL	0	0	1	120	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	15	1	145	0	0	1	15	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	145	0	0	1	15	0	0
CLINTON COUNTY (019), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	143	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	0	0	2	85	0	0
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	32	0	0	0	0	3	32	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	32	0	0	0	0	3	32	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	17	0	0	0	0	1	17	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	97	1	200	0	0	1	22	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	53	0	0	0	0	2	53	0	0
Median Family Income >= 120%	2	76	1	210	0	0	2	76	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	243	2	410	0	0	6	168	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	36	0	0	0	0	1	36	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	32	0	0	0	0	1	32	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	27	0	0	0	0	1	27	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	0	0	0	0	3	95	0	0
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	70	0	0	0	0	1	70	0	0
Median Family Income 80-90%	1	24	0	0	0	0	1	24	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	95	0	0	0	0	1	10	0	0
Median Family Income 110-120%	1	27	1	149	0	0	1	27	0	0
Median Family Income >= 120%	1	96	1	149	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	312	2	298	0	0	4	131	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	10	0	0	0	0	1	10	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	16	0	0	0	0	1	16	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	11	304	1	148	0	0	7	185	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	330	1	148	0	0	9	211	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	102	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	13	0	0	0	0	1	13	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	1	145	0	0	2	185	0	0
Upper Income	1	45	0	0	0	0	1	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	1	145	0	0	3	230	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	3	61	0	0	0	0	3	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	76	0	0	0	0	4	76	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	58	0	0	0	0	1	58	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	15	0	0	0	0	1	15	0	0
Median Family Income 70-80%	2	77	0	0	0	0	1	27	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	20	0	0	0	0	1	20	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	106	0	0	0	0	1	6	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	276	0	0	0	0	5	126	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (085), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	37	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	101	0	0	0	0	2	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	101	0	0	0	0	2	81	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	38	0	0	0	0	1	38	0	0
Median Family Income 70-80%	3	80	0	0	0	0	3	80	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	2	95	0	0	0	0	1	25	0	0
Median Family Income 110-120%	1	35	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	9	0	0	0	0	1	9	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	297	0	0	0	0	8	192	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOMPKINS COUNTY (109), NY										
MSA 27060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	70	0	0	0	0	3	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	3	70	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	1	115	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	1	115	0	0	1	17	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	1	50	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	12	1	119	0	0	1	12	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	1	119	0	0	2	62	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	76	2,406	11	1,625	0	0	63	1,716	0	0
STATE TOTAL	76	2,406	11	1,625	0	0	63	1,716	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BURLEIGH COUNTY (015), ND										
MSA 13900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	1	155	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	155	0	0	1	25	0	0
CASS COUNTY (017), ND										
MSA 22020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	43	0	0	0	0	2	43	0	0
MCKENZIE COUNTY (053), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORTON COUNTY (059), ND										
MSA 13900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0
RICHLAND COUNTY (077), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
ROLETTE COUNTY (079), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALSH COUNTY (099), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	0	0	0	0
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	244	2	275	0	0	8	244	0	0
STATE TOTAL	8	244	2	275	0	0	8	244	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OH										
MSA 18140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	579	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	579	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (109), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	740	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	740	0	0	0	0
TOTAL INSIDE AA IN STATE	1	25	0	0	1	579	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	740	0	0	0	0
STATE TOTAL	1	25	0	0	2	1,319	0	0	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRYAN COUNTY (013), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
CANADIAN COUNTY (017), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0
CARTER COUNTY (019), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	2	60	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
GRADY COUNTY (051), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	38	0	0	0	0	2	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	0	0	0	0	2	38	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LE FLORE COUNTY (079), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0
MCINTOSH COUNTY (091), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
MARSHALL COUNTY (095), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEMINOLE COUNTY (133), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
SEQUOYAH COUNTY (135), OK										
MSA 22900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	20	0	0	0	0	1	20	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	91	0	0	0	0	2	91	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	111	0	0	0	0	3	111	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	509	1	150	1	500	16	410	0	0
STATE TOTAL	19	509	1	150	1	500	16	410	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0
CLATSOP COUNTY (007), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	140	0	0	0	0	0	0	0	0
Middle Income	2	66	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	206	0	0	0	0	1	26	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
LINN COUNTY (043), OR										
MSA 10540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	1	34	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	0	0	0	0	1	34	0	0
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
Low Income	1	56	0	0	0	0	1	56	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	106	0	0	0	0	4	106	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	10	0	0	0	0	1	10	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
POLK COUNTY (053), OR										
MSA 41420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	150	0	0	1	20	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (061), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	38	0	0	0	0	1	38	0	0
Median Family Income 50-60%	1	23	0	0	0	0	1	23	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	22	0	0	0	0	1	22	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	83	0	0	0	0	3	83	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAMHILL COUNTY (071), OR										
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	0	0	0	0	2	48	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	707	1	150	0	0	18	482	0	0
STATE TOTAL	22	707	1	150	0	0	18	482	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	9	0	0	0	0	1	9	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	115	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	113	0	0	0	0	1	16	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	237	0	0	0	0	3	75	0	0
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	0	0	0	0	1	31	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	2	63	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	34	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	105	0	0	0	0	3	105	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	139	0	0	0	0	3	105	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (037), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
DAUPHIN COUNTY (043), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	169	0	0	0	0	2	82	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	169	0	0	0	0	2	82	0	0
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (055), PA										
MSA 16540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	65	0	0	0	0	5	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	65	0	0	0	0	5	65	0	0
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
INDIANA COUNTY (063), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	94	0	0	0	0	1	94	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	1	94	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	12	0	0	0	0	1	12	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	149	0	0	0	0	0	0
Median Family Income 100-110%	2	65	0	0	0	0	2	65	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	77	1	149	0	0	3	77	0	0
LEBANON COUNTY (075), PA										
MSA 30140										
Outside Assessment Area										
Low Income	1	45	0	0	0	0	1	45	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0



Loans by County  
 Small Business Loans - Originations  
 Institution: Axos Bank

Respondent ID: 0000716456  
 Agency: OCC - 1  
 State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	0	0	0	0	1	18	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	0	0	0	0	1	18	0	0
Middle Income	1	14	1	125	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	1	125	0	0	2	32	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	27	0	0	0	0	1	27	0	0
Median Family Income 110-120%	1	5	0	0	0	0	1	5	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	82	0	0	0	0	3	82	0	0
MONTOUR COUNTY (093), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	92	0	0	0	0	1	92	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	1	92	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	59	0	0	0	0	2	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	59	0	0	0	0	2	59	0	0
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	110	0	0	0	0	0	0
Median Family Income 70-80%	3	60	0	0	0	0	3	60	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	1	25	0	0	0	0	1	25	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	77	1	250	0	0	2	77	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	177	2	360	0	0	7	177	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIKE COUNTY (103), PA										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TIOGA COUNTY (117), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	0	0	0	0	1	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
VENANGO COUNTY (121), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	49	0	0	0	0	2	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	0	0	2	49	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
WAYNE COUNTY (127), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	32	0	0	0	0	2	32	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	2	32	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	59	1,969	5	784	1	300	53	1,516	0	0
STATE TOTAL	59	1,969	5	784	1	300	53	1,516	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEWPORT COUNTY (005), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	0	0	0	0	0	0
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	19	0	0	0	0	1	19	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	0	0	1	15	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	34	0	0	0	0	2	34	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	114	0	0	0	0	2	34	0	0
STATE TOTAL	4	114	0	0	0	0	2	34	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	9	0	0	0	0	1	9	0	0
STATE TOTAL	1	9	0	0	0	0	1	9	0	0





Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	37	1	200	0	0	2	37	0	0
STATE TOTAL	2	37	1	200	0	0	2	37	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLOUNT COUNTY (009), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
BRADLEY COUNTY (011), TN										
MSA 17420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
CAMPBELL COUNTY (013), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	44	0	0	0	0	2	44	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	0	0	0	0	2	44	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAIBORNE COUNTY (025), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
COCKE COUNTY (029), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
CUMBERLAND COUNTY (035), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	30	0	0	0	0	1	30	0	0
Median Family Income 90-100%	2	99	0	0	0	0	1	35	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	45	0	0	0	0	2	45	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	224	0	0	0	0	4	110	0	0
DECATUR COUNTY (039), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	226	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	226	0	0	0	0	0	0	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	1	28	0	0	0	0	1	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	88	0	0	0	0	3	88	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
MONROE COUNTY (123), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (141), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	89	0	0	0	0	2	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	89	0	0	0	0	2	54	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	57	0	0	0	0	1	57	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	88	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	141	0	0	0	0	2	41	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	286	0	0	0	0	3	98	0	0
SUMNER COUNTY (165), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0



Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	37	1,499	3	505	0	0	26	896	0	0
STATE TOTAL	37	1,499	3	505	0	0	26	896	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	128	0	0	0	0	0	0
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	35	0	0	0	0	1	35	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	0	0	1	30	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	2	65	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	30	0	0	0	0	1	30	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	1	25	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
HARRISON COUNTY (203), TX										
MSA 30980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	60	0	0	0	0	1	60	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0



Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	12	438	1	128	0	0	11	358	0	0
STATE TOTAL	12	438	1	128	0	0	11	358	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENNINGTON COUNTY (003), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
CALEDONIA COUNTY (005), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
LAMOILLE COUNTY (015), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0



Loans by County

Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	154	0	0	0	0	6	89	0	0
STATE TOTAL	8	154	0	0	0	0	6	89	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	19	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	26	0	0	0	0	1	7	0	0
STATE TOTAL	2	26	0	0	0	0	1	7	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	11	0	0	0	0	1	11	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	11	0	0	0	0	1	11	0	0
STATE TOTAL	1	11	0	0	0	0	1	11	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABELL COUNTY (011), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	1	135	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	135	0	0	0	0	0	0
STATE TOTAL	0	0	1	135	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	34	1,347	8	1,410	4	2,641	13	957	0	0
TOTAL OUTSIDE AA	516	16,981	60	9,054	18	10,657	423	15,441	0	0
TOTAL INSIDE & OUTSIDE	550	18,328	68	10,464	22	13,298	436	16,398	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OH - DELAWARE COUNTY (041) - MSA 18140	1	25	0	0	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	1	579	0	0	0	0
NV - CLARK COUNTY (003) - MSA 29820	28	1,846	10	213	0	0
CA - SAN DIEGO COUNTY (073) - MSA 41740	16	2,948	3	744	0	0



2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Axos Bank

Respondent ID: 0000716456  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	85	154,358	0	0
Purchased	0	0	0	0
Total	85	154,358	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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ASSESSMENT AREA - 0001

DELAWARE COUNTY (041), OH

MSA: 18140

Moderate Income

0105.30\*

Middle Income

0101.00\* 0102.00\* 0104.20\* 0104.21\* 0104.22\* 0105.20\* 0111.01\* 0112.00\* 0115.20\* 0120.00\* 0122.00\*

0123.00\*

Upper Income

0111.02\* 0114.11\* 0114.12\* 0114.13\* 0114.21\* 0114.23\* 0114.30\* 0115.30\* 0115.40\* 0115.50\* 0115.60\*

0115.61\* 0116.04\* 0117.10\* 0117.30\* 0117.40\* 0117.50\* 0117.60\* 0117.62\* 0119.00 0121.00\* 0124.00\*

FAIRFIELD COUNTY (045), OH

MSA: 18140

Low Income

0320.00\* 0322.00\*

Moderate Income

0316.00\* 0317.00\* 0323.00\* 0326.00\*

Middle Income

0301.00\* 0302.00\* 0303.00\* 0304.00\* 0309.00\* 0311.00\* 0312.00\* 0313.00\* 0314.00\* 0315.00\* 0321.00\*

0325.00\* 0327.01\* 0327.02\* 0331.00\*

Upper Income

0306.00\* 0307.00\* 0308.00\* 0310.00\* 0328.00\* 0329.00\* 0330.00\*

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 10-20%

0016.00\* 0029.00\* 0042.00\* 0051.00\*

Median Family Income 20-30%

0013.00\* 0015.00\* 0017.00\* 0050.00\* 0054.10\* 0093.31\*

Median Family Income 30-40%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0007.30*	0009.10*	0009.20*	0014.00*	0023.00*	0025.20*	0027.10*	0027.50*	0046.20*	0047.00*	0048.20*
0049.00*	0053.00*	0056.10*	0061.00*	0075.11*	0075.20*	0075.34*	0081.63*	0082.10*	0082.30*	0087.30*
0092.10*	0093.25*	0093.26*	0099.00*							
Median Family Income 40-50%										
0007.10*	0007.20*	0011.10*	0011.22*	0026.00*	0027.30*	0027.70*	0036.00*	0055.00*	0056.20*	0059.00*
0060.00*	0069.31*	0069.33*	0075.31*	0075.32*	0077.10*	0077.21*	0083.11*	0083.12*	0083.22*	0088.11*
0093.23*	0093.34*	0103.00*								
Median Family Income 50-60%										
0003.10*	0003.30*	0008.20*	0025.10*	0028.00*	0037.00*	0045.00*	0054.20*	0069.45*	0075.12*	0075.33*
0075.51*	0078.20*	0079.54*	0081.20*	0082.41*	0083.30*	0083.50*	0087.20*	0088.13*	0088.22*	0092.30*
0092.40*	0093.12*	0093.21*	0093.22*	0093.36*	0093.37*	0093.40*	0093.71*	0093.72*		
Median Family Income 60-70%										
0008.10*	0027.60*	0038.00*	0048.10*	0058.20*	0063.52*	0069.21*	0075.50*	0081.32*	0081.64*	0083.21*
0083.40*	0087.10*	0092.20*	0092.50*	0093.11*	0093.32*	0093.33*	0093.73*	0093.83*	0093.86*	0094.10*
0095.90*	0107.00*									
Median Family Income 70-80%										
0043.00	0063.53*	0063.72*	0069.24*	0069.43*	0070.43*	0071.13*	0071.15*	0077.22*	0081.10*	0081.61*
0083.70*	0088.12*	0088.21*	0088.25*	0093.61*	0094.20*	0094.30*	0095.20*	0096.00*	0102.00*	
Median Family Income 80-90%										
0003.20*	0010.00*	0063.71*	0063.96*	0068.21*	0069.23*	0069.32*	0069.42*	0071.14*	0071.20*	0073.95*
0074.24*	0074.25*	0074.26*	0077.30*	0081.62*	0083.60*	0083.80*	0093.50*	0093.74*	0093.81*	0093.82*
0093.84*	0097.11*	0097.12*								
Median Family Income 90-100%										
0006.00*	0046.10*	0063.87*	0069.44*	0070.47*	0071.12*	0072.02*	0078.30*	0079.31*	0081.42*	0093.62*
0094.95*	0098.00*									
Median Family Income 100-110%										
0018.20*	0019.02*	0063.51*	0063.94*	0063.95*	0069.90*	0071.98*	0077.40*	0079.41*	0094.40*	0094.97*
0097.20*	0101.00*									
Median Family Income 110-120%										
0005.00*	0022.00*	0027.40*	0063.83*	0063.86*	0068.22*	0070.10*	0070.48*	0071.99*	0072.05*	0078.11*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0078.12\* 0079.33\* 0079.53\* 0082.42\* 0093.85\* 0094.50\* 0097.52\*

Median Family Income >= 120%

0001.10\* 0001.20\* 0002.10\* 0002.20\* 0004.10\* 0004.20\* 0018.10\* 0019.01\* 0020.00\* 0021.00\* 0027.80\*

0030.00\* 0032.00\* 0040.00\* 0052.00\* 0057.00\* 0058.10\* 0062.20\* 0062.30\* 0062.36\* 0063.10\* 0063.21\*

0063.23\* 0063.30\* 0063.40\* 0063.84\* 0063.91\* 0063.92\* 0063.93\* 0064.10\* 0064.30\* 0065.00\* 0066.00\*

0067.10\* 0067.21\* 0067.22\* 0068.10\* 0069.10\* 0069.50\* 0070.20\* 0070.41\* 0070.44\* 0071.32\* 0071.93\*

0071.94\* 0072.01\* 0072.03\* 0072.07\* 0072.09\* 0072.10\* 0073.93\* 0073.94\* 0073.96\* 0074.27\* 0074.92\*

0074.94\* 0079.21\* 0079.22\* 0079.51\* 0079.52\* 0080.00\* 0081.41\* 0084.00\* 0085.00\* 0089.00\* 0090.00\*

0091.00\* 0093.90\* 0097.40\* 0097.51\* 0100.00\* 0104.00\* 0105.00\* 0106.01\* 0106.02\*

Median Family Income Not Known

0011.21\* 0012.00\* 9800.00\*

HOCKING COUNTY (073), OH

MSA: 18140

Moderate Income

9650.00\* 9652.00\* 9653.00\* 9654.00\* 9655.00\*

Middle Income

9649.00\* 9651.00\*

LICKING COUNTY (089), OH

MSA: 18140

Low Income

7507.00\* 7583.00\*

Moderate Income

7510.00\* 7513.00\* 7516.00\* 7519.00\* 7522.00\* 7525.00\* 7531.00\* 7536.00\* 7590.00\*

Middle Income

7528.00\* 7533.00\* 7541.01\* 7541.02\* 7544.00\* 7547.00\* 7553.00\* 7556.00\* 7559.00\* 7562.01\* 7565.00\*

7574.00\* 7586.00\* 7589.00\*

Upper Income

7539.00\* 7550.00\* 7562.02\* 7568.00\* 7571.00\* 7577.00\* 7591.00\*

MADISON COUNTY (097), OH

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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MSA: 18140

Moderate Income

0407.00\*

Middle Income

0401.01\* 0401.02\* 0402.02\* 0404.00\* 0405.00\* 0406.00\* 0410.00\* 0411.00\* 0412.00\* 0413.00\*

Upper Income

0402.01\*

MORROW COUNTY (117), OH

MSA: 18140

Middle Income

9650.00\* 9651.00\* 9652.00\* 9653.00\* 9654.00\* 9655.00\*

PERRY COUNTY (127), OH

MSA: 18140

Low Income

9663.00\*

Moderate Income

9660.00\* 9661.00\* 9662.00\*

Middle Income

9658.00\* 9659.00\*

PICKAWAY COUNTY (129), OH

MSA: 18140

Moderate Income

0201.00\* 0202.00\* 0203.10\* 0204.00\* 0216.00\*

Middle Income

0203.20\* 0211.00\* 0212.00\* 0214.01\* 0214.02\* 0217.00\*

Upper Income

0215.00\*

Income Not Known

0213.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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UNION COUNTY (159), OH

MSA: 18140

Moderate Income

0502.00\* 0505.00\*

Middle Income

0501.00\* 0503.04\* 0504.00\* 0506.02\* 0507.00\*

Upper Income

0503.01\* 0503.03\* 0506.01\*

ASSESSMENT AREA - 0002

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0005.23\*

Median Family Income 30-40%

0003.02\* 0004.01 0004.03\* 0005.21\* 0022.07\* 0024.04\* 0043.01\* 0043.02\* 0047.12\*

Median Family Income 40-50%

0001.06\* 0004.02\* 0005.22\* 0008.00\* 0011.00\* 0015.02\* 0016.12\* 0022.04\* 0024.05\* 0026.05\* 0029.54\*

0034.31\* 0038.00\* 0046.01 0046.02\* 0047.10\* 0047.13\* 0057.02\*

Median Family Income 50-60%

0002.01\* 0005.13\* 0005.14\* 0005.15\* 0005.16\* 0005.18\* 0005.19\* 0005.20\* 0005.24\* 0005.25\* 0005.28\*

0006.00\* 0014.01\* 0014.02\* 0015.01\* 0016.07\* 0018.04\* 0019.01\* 0022.01\* 0022.03\* 0024.03\* 0025.06\*

0026.03\* 0026.04\* 0027.06\* 0027.08\* 0029.64\* 0029.66\* 0029.69\* 0029.95\* 0029.96\* 0030.04\* 0040.00\*

0041.00\* 0042.00\* 0044.01\* 0044.02\* 0047.09\* 0050.05\* 0054.21\* 0057.03\* 0062.01\* 0068.00\* 0071.00\*

0078.00\*

Median Family Income 60-70%

0001.03\* 0001.08\* 0002.03\* 0003.01\* 0005.17\* 0005.27\* 0017.11\* 0017.18\* 0018.01\* 0022.06\* 0025.01\*

0025.05\* 0028.10\* 0029.37\* 0029.56\* 0029.65\* 0029.67\* 0031.02\* 0031.03\* 0031.04\* 0034.15 0034.18\*

0034.19\* 0034.26\* 0034.29\* 0035.00\* 0036.17\* 0037.00\* 0045.00\* 0047.03\* 0047.07\* 0047.15\* 0050.06\*

0054.38\* 0054.39\* 0056.07\* 0057.04\* 0062.02\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

Median Family Income 70-80%

0001.05\* 0005.10\* 0005.26\* 0012.00\* 0013.00\* 0016.08\* 0016.13\* 0017.10\* 0017.15\* 0019.02 0024.06\*  
 0025.04\* 0028.22\* 0028.23\* 0028.47\* 0029.05\* 0029.36\* 0029.48\* 0029.58\* 0032.20\* 0034.09\* 0034.20\*  
 0034.21\* 0034.22\* 0034.23\* 0034.28\* 0034.30\* 0036.16\* 0036.31\* 0036.33\* 0047.14\* 0047.16\* 0049.11\*  
 0049.12\* 0049.20\* 0049.24\* 0050.11\* 0050.14\* 0054.22\* 0056.14\* 0058.48\* 0060.01\* 0061.03\* 0062.03\*  
 0072.00\*

Median Family Income 80-90%

0001.01\* 0001.09\* 0010.03\* 0010.04 0016.10\* 0016.11\* 0017.07\* 0017.08\* 0017.09\* 0027.07\* 0028.45\*  
 0029.35\* 0029.50\* 0029.68\* 0029.70\* 0029.74\* 0030.03\* 0030.06\* 0032.11\* 0032.14\* 0032.54\* 0032.60\*  
 0034.11\* 0034.13\* 0036.13\* 0036.15\* 0036.24\* 0036.27\* 0036.34\* 0036.37\* 0036.38\* 0036.39\* 0036.41\*  
 0036.44\* 0047.17\* 0049.10\* 0049.14\* 0049.16\* 0049.17\* 0049.21\* 0049.25\* 0050.10\* 0050.13\* 0050.16\*  
 0052.00\* 0053.36\* 0056.12\* 0057.05\* 0058.13\* 0058.25\* 0058.54

Median Family Income 90-100%

0016.09\* 0017.06\* 0017.12\* 0017.16\* 0018.03\* 0020.00\* 0028.21 0028.25\* 0028.27\* 0028.31\* 0028.32\*  
 0029.16\* 0029.19\* 0029.41 0029.42\* 0029.51\* 0032.28\* 0032.44\* 0033.03\* 0034.12\* 0036.12\* 0036.23\*  
 0036.25\* 0036.28\* 0036.32\* 0036.40\* 0036.43\* 0049.15\* 0050.12\* 0051.01\* 0054.23\* 0055.01\* 0056.15\*  
 0058.09\* 0058.18\* 0058.29\* 0058.49\* 0058.50\* 0058.51 0058.53\* 0059.03\* 0059.05\* 0062.04\*

Median Family Income 100-110%

0001.07\* 0023.02\* 0028.26\* 0028.33 0028.34\* 0028.35\* 0028.44\* 0028.48\* 0029.49\* 0029.52 0029.53\*  
 0029.61\* 0029.75\* 0029.78\* 0029.80\* 0029.83\* 0030.01\* 0030.05\* 0032.35\* 0032.36\* 0032.38\* 0032.53\*  
 0034.10\* 0034.27\* 0036.21\* 0049.23\* 0049.26\* 0051.03\* 0051.05 0051.08\* 0051.09\* 0053.41\* 0053.46  
 0053.51 0054.36\* 0055.03\* 0055.04\* 0058.11\* 0058.40\* 0058.47\* 0061.04\*

Median Family Income 110-120%

0010.06\* 0017.13\* 0017.14\* 0028.28\* 0028.30\* 0028.36\* 0028.38\* 0028.43\* 0029.15 0029.38\* 0029.44\*  
 0029.62 0032.10\* 0032.15\* 0032.34\* 0032.40\* 0032.48\* 0032.62\* 0033.05\* 0033.06\* 0033.07\* 0033.11\*  
 0033.18\* 0036.07\* 0036.09\* 0036.10\* 0036.18\* 0036.26\* 0036.29\* 0036.30\* 0036.42\* 0049.18\* 0050.17\*  
 0051.07\* 0053.38\* 0053.42\* 0053.43\* 0053.60\* 0054.35\* 0058.03\* 0058.07\* 0058.08\* 0058.30\* 0058.52\*  
 0059.04\* 0076.00\*

Median Family Income >= 120%

0002.04\* 0009.00\* 0010.05\* 0017.17\* 0023.03\* 0028.08\* 0028.11\* 0028.14\* 0028.24\* 0028.29 0028.37\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

0028.41 0028.42\* 0028.46\* 0029.39\* 0029.40\* 0029.46\* 0029.47\* 0029.57\* 0029.76\* 0029.77\* 0029.79\*  
 0029.81\* 0029.82 0029.84\* 0029.85\* 0032.04\* 0032.08\* 0032.13\* 0032.18\* 0032.19\* 0032.22\* 0032.23\*  
 0032.26\* 0032.27\* 0032.29\* 0032.30\* 0032.31\* 0032.32\* 0032.33\* 0032.37\* 0032.39\* 0032.41\* 0032.42\*  
 0032.43\* 0032.45\* 0032.46\* 0032.47\* 0032.49\* 0032.50\* 0032.51\* 0032.52\* 0032.61\* 0033.08\* 0033.09\*  
 0033.10\* 0033.12\* 0033.13\* 0033.14\* 0033.15\* 0033.16\* 0033.17\* 0033.19\* 0033.20\* 0033.21\* 0034.08\*  
 0034.14\* 0034.16\* 0036.19\* 0036.20\* 0036.22\* 0036.35\* 0036.36\* 0049.07\* 0049.19\* 0050.07\* 0050.15\*  
 0051.02\* 0051.04\* 0051.06\* 0053.11\* 0053.12\* 0053.13\* 0053.14\* 0053.15\* 0053.16\* 0053.17\* 0053.18\*  
 0053.19 0053.20\* 0053.21\* 0053.22 0053.33\* 0053.35\* 0053.37\* 0053.47\* 0053.48\* 0053.49\* 0053.50\*  
 0053.52\* 0053.53\* 0053.54\* 0053.55\* 0053.56\* 0053.57\* 0053.58\* 0053.59\* 0054.32\* 0054.33\* 0054.34\*  
 0054.37\* 0055.02\* 0056.13\* 0057.11\* 0057.12\* 0057.13\* 0057.14\* 0057.15\* 0057.16\* 0058.04\* 0058.05\*  
 0058.06\* 0058.22\* 0058.23\* 0058.24\* 0058.26\* 0058.27\* 0058.28\* 0058.31\* 0058.32\* 0058.33\* 0058.34\*  
 0058.35\* 0058.36\* 0058.37\* 0058.38\* 0058.39\* 0058.41 0058.42\* 0058.43\* 0058.44 0058.45\* 0058.46\*  
 0058.55\* 0058.56\* 0059.02\* 0067.00\* 0069.00 0075.00\*

Median Family Income Not Known

0007.00\*

ASSESSMENT AREA - 0003

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 20-30%

0033.05\* 0157.03\*

Median Family Income 30-40%

0022.01\* 0022.02\* 0023.01\* 0023.02\* 0026.01\* 0027.08\* 0027.09\* 0033.01\* 0035.02\* 0036.01\* 0039.01\*  
 0039.02\* 0045.01\* 0047.00\* 0049.00\* 0050.00\* 0051.00\* 0117.00\* 0125.01\* 0125.02\* 0132.03\* 0200.28\*  
 0202.14\*

Median Family Income 40-50%

0016.00\* 0024.02\* 0027.07\* 0027.10\* 0033.03\* 0033.04\* 0034.03\* 0034.04\* 0035.01\* 0036.03\* 0040.00\*  
 0041.00\* 0048.00\* 0057.00\* 0091.02\* 0100.05\* 0100.13\* 0101.11\* 0116.01\* 0116.02\* 0118.01\* 0118.02\*  
 0123.02\* 0124.01\* 0132.05\* 0148.06\* 0157.01\* 0158.01\* 0158.02\* 0159.01\* 0195.01\* 0195.02\* 0202.02\*  
 0202.13\* 0206.01\* 0219.00\*



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

Median Family Income 50-60%

0009.00\* 0012.00\* 0013.00\* 0025.01\* 0026.02\* 0029.04\* 0031.11\* 0032.08\* 0036.02\* 0083.05\* 0086.00\*  
 0088.00\* 0090.00\* 0100.09\* 0100.12\* 0101.06\* 0101.12\* 0104.02\* 0105.02\* 0127.00\* 0131.03 0131.04\*  
 0132.06\* 0144.00\* 0159.02\* 0162.02\* 0163.01\* 0163.02\* 0165.04\* 0182.00\* 0185.09\* 0187.00\* 0195.03\*  
 0201.08\* 0202.06\* 0202.07\* 0202.09\* 0202.11\* 0203.08\* 0205.00\* 0207.07\* 0210.00\*

Median Family Income 60-70%

0011.00\* 0017.00\* 0018.00\* 0024.01\* 0027.03\* 0027.11\* 0027.12\* 0030.04\* 0031.15\* 0032.01\* 0032.02\*  
 0066.00\* 0095.10\* 0100.10\* 0101.03\* 0101.07\* 0104.01\* 0120.02\* 0121.02\* 0124.02\* 0130.00\* 0131.02\*  
 0132.04\* 0135.03\* 0138.02\* 0139.07\* 0145.00\* 0153.01\* 0154.04\* 0157.04\* 0164.02\* 0165.02\* 0165.03\*  
 0166.17\* 0179.00\* 0184.00 0185.11\* 0185.12\* 0185.19\* 0186.03\* 0186.14\* 0189.03\* 0189.04\* 0189.05\*  
 0192.05\* 0192.06\* 0192.07\* 0200.17\* 0200.18\* 0200.29\* 0209.03\* 0220.00\*

Median Family Income 70-80%

0025.02\* 0027.02\* 0027.05\* 0028.03\* 0029.05\* 0031.01\* 0031.12\* 0032.09\* 0034.01\* 0079.08\* 0083.43\*  
 0083.59\* 0091.07\* 0094.00\* 0095.11\* 0096.03\* 0100.04\* 0101.10\* 0120.03\* 0121.01\* 0122.00\* 0123.03\*  
 0126.00\* 0128.00\* 0133.06\* 0133.08\* 0139.06\* 0140.01\* 0141.02\* 0143.00\* 0168.06\* 0185.10\* 0185.18\*  
 0186.09\* 0189.06\* 0191.07\* 0194.04\* 0194.05\* 0194.06\* 0197.01\* 0198.05\* 0200.21\* 0201.09\* 0202.10\*  
 0206.02\* 0208.05\* 0209.04\* 0211.00

Median Family Income 80-90%

0008.00\* 0015.00\* 0021.00\* 0029.02\* 0030.01\* 0030.03\* 0031.03\* 0031.05\* 0031.07\* 0031.08\* 0032.14\*  
 0065.00\* 0068.02\* 0085.02\* 0085.10\* 0092.01\* 0100.11\* 0101.04\* 0103.00\* 0105.01\* 0119.02\* 0123.04\*  
 0133.07\* 0133.12\* 0137.02\* 0139.08\* 0142.00\* 0146.01\* 0148.03\* 0148.05\* 0149.01\* 0156.01\* 0166.16\*  
 0168.04\* 0168.07\* 0185.07\* 0185.16\* 0185.17\* 0186.10\* 0186.13\* 0194.03\* 0196.01\* 0196.02\* 0200.19\*  
 0200.23\* 0200.24\* 0200.25\* 0201.05\* 0202.08\* 0203.06\* 0203.07\* 0208.06\* 0214.00\* 0216.00\*

Median Family Income 90-100%

0029.03\* 0032.11\* 0052.00\* 0075.01\* 0078.00\* 0079.03\* 0085.05\* 0085.06\* 0085.07\* 0085.09\* 0085.11\*  
 0087.01\* 0087.02\* 0093.01\* 0098.02\* 0100.01\* 0129.00\* 0133.01\* 0133.02\* 0133.03\* 0135.05\* 0135.06\*  
 0138.01\* 0139.09\* 0140.02\* 0141.01\* 0148.04\* 0149.02\* 0151.00\* 0155.01\* 0160.00\* 0167.02\* 0168.02\*  
 0168.11\* 0170.35\* 0170.48 0181.00\* 0183.00\* 0185.04\* 0193.02\* 0199.02\* 0200.26\* 0201.06\* 0203.09\*  
 0208.09\*

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0003.00*	0004.00*	0007.00*	0010.00*	0031.13*	0032.12*	0044.00*	0059.00*	0068.01*	0075.02*	0083.51*
0083.58*	0083.61*	0083.63*	0085.04*	0089.02*	0091.06*	0093.04*	0095.02*	0095.09*	0096.04*	0098.01*
0100.15*	0101.09*	0102.00*	0136.06*	0139.03*	0139.05*	0147.00*	0161.00*	0164.01*	0166.05*	0170.18*
0170.36*	0170.50*	0177.01*	0186.01*	0188.03*	0190.01*	0191.01*	0192.08*	0193.03*	0197.02*	0199.03*
0199.05*	0200.22*	0201.07*	0203.04*	0203.05*	0204.03*	0212.02*	0212.05*			
Median Family Income 110-120%										
0005.00*	0006.00*	0031.09*	0032.07*	0042.00*	0046.00*	0073.01*	0074.00*	0076.00*	0077.01*	0079.05*
0083.39*	0083.53*	0083.56*	0083.60*	0083.62*	0089.01*	0093.06*	0096.02*	0100.03*	0133.09*	0133.10*
0134.09*	0134.12*	0134.16*	0134.18*	0134.20*	0136.01*	0136.04*	0146.02*	0150.00*	0166.07*	0166.09*
0166.15*	0168.09*	0170.09*	0170.14*	0170.40*	0170.49*	0175.02*	0178.10*	0180.00*	0185.13*	0188.01*
0188.02*	0191.06*	0192.03*	0198.08*	0198.09*	0199.04*	0204.04*	0207.05*	0213.02*		
Median Family Income >= 120%										
0001.00*	0002.01*	0002.02*	0014.00*	0019.00*	0020.01*	0020.02*	0028.01*	0028.04*	0031.14*	0032.04*
0032.13*	0043.00*	0053.00*	0054.00*	0056.00*	0058.00*	0060.00*	0061.00*	0069.00*	0070.02*	0071.00*
0072.00*	0073.02*	0077.02*	0079.07*	0079.10*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*	0082.00*
0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*	0083.27*	0083.28*
0083.29	0083.30	0083.31*	0083.33	0083.35*	0083.36*	0083.37*	0083.40*	0083.41*	0083.44*	0083.45*
0083.46*	0083.47*	0083.48*	0083.49*	0083.50	0083.52*	0083.54*	0083.55*	0083.57*	0083.64*	0083.65*
0083.66*	0085.01*	0085.03*	0085.12*	0085.13*	0091.01*	0091.03*	0091.04*	0092.02*	0093.05*	0095.04*
0095.05*	0095.06*	0095.07*	0097.03*	0097.04*	0097.05*	0097.06*	0098.04*	0098.05*	0100.14*	0106.01*
0108.00*	0109.00*	0110.00*	0111.00*	0113.00*	0133.11*	0133.13*	0133.14*	0134.01*	0134.10*	0134.11*
0134.14*	0134.15*	0134.17*	0134.19*	0134.21*	0135.04*	0136.05*	0137.01*	0152.00*	0153.02*	0154.03*
0154.05*	0154.06*	0155.02*	0156.02*	0162.01*	0166.06*	0166.08*	0166.10*	0166.12*	0166.13*	0166.14*
0167.01*	0168.10*	0169.01*	0169.02*	0170.06*	0170.10*	0170.15*	0170.19*	0170.20*	0170.21*	0170.22
0170.29*	0170.30*	0170.31*	0170.32*	0170.33*	0170.34*	0170.37*	0170.39*	0170.41*	0170.42*	0170.43*
0170.44*	0170.45*	0170.46*	0170.47*	0170.51*	0170.52*	0170.53*	0170.54*	0170.55*	0170.56*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.10*	0172.00*	0173.03*	0173.04*	0173.05*	0173.06*	0174.01*
0174.03	0174.04*	0175.01*	0176.01*	0176.03*	0176.04*	0177.02*	0178.01*	0178.08*	0178.09*	0178.11*
0178.13*	0185.14*	0185.15*	0186.08*	0186.11*	0186.12*	0190.02*	0191.03*	0191.05*	0193.01*	0198.03*

2021 Institution Disclosure Statement - Table 6

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0198.04\* 0198.06\* 0200.13\* 0200.14\* 0200.15\* 0200.16\* 0200.20\* 0200.27\* 0201.03\* 0204.01\* 0204.05\*  
0207.06\* 0207.08\* 0207.09\* 0207.10\* 0208.01\* 0208.07\* 0208.10\* 0208.11\* 0209.02\* 0212.04\* 0212.06\*  
0213.03\* 0213.04\* 0215.00\* 0218.00\* 0221.00

Median Family Income Not Known

0038.00\* 0055.00\* 0062.00\* 0063.00\* 0099.01\* 0099.02\* 9901.00\*

OUTSIDE ASSESSMENT AREA

HOUSTON COUNTY (069), AL

MSA: 20020

Middle Income

0416.00

SHELBY COUNTY (117), AL

MSA: 13820

Middle Income

0306.05

ANCHORAGE MUNICIPALITY (020), AK

MSA: 11260

Moderate Income

0014.00

KODIAK ISLAND BOROUGH (150), AK

MSA: NA

Middle Income

0001.00

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1051.02

ASHLEY COUNTY (003), AR

MSA: NA

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---

Middle Income

9603.00

BENTON COUNTY (007), AR

MSA: 22220

Middle Income

0202.05

CHICOT COUNTY (017), AR

MSA: NA

Moderate Income

0802.00

CRAIGHEAD COUNTY (031), AR

MSA: 27860

Low Income

0001.01

CRAWFORD COUNTY (033), AR

MSA: 22900

Middle Income

0203.02

CRITTENDEN COUNTY (035), AR

MSA: 32820

Low Income

0303.02

FAULKNER COUNTY (045), AR

MSA: 30780

Low Income

0309.00

Moderate Income

0307.02

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GRANT COUNTY (053), AR

MSA: 30780

Middle Income

4701.00

PULASKI COUNTY (119), AR

MSA: 30780

Moderate Income

0020.01

SALINE COUNTY (125), AR

MSA: 30780

Middle Income

0105.11

WASHINGTON COUNTY (143), AR

MSA: 22220

Upper Income

0105.09

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 50-60%

4090.00

Median Family Income 60-70%

4326.00

Median Family Income 110-120%

4441.00

Median Family Income >= 120%

4002.00 4511.01

FRESNO COUNTY (019), CA

MSA: 23420

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Median Family Income >= 120%

0055.08 0055.10

LAKE COUNTY (033), CA

MSA: NA

Middle Income

0004.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 50-60%

1274.00 5361.04

Median Family Income 60-70%

1193.41

Median Family Income 80-90%

5702.02

Median Family Income 90-100%

1834.02 4087.04

Median Family Income 100-110%

7002.00

Median Family Income >= 120%

1093.00 1174.04 2622.00 2657.00 2672.00 2679.01 5039.02 7008.01

Median Family Income Not Known

9800.13

MARIN COUNTY (041), CA

MSA: 42034

Low Income

1290.00

MONTEREY COUNTY (053), CA

MSA: 41500

Middle Income

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0114.00

Upper Income

0132.00

NAPA COUNTY (055), CA

MSA: 34900

Middle Income

2020.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 40-50%

0992.23

Median Family Income 70-80%

0014.04

Median Family Income 80-90%

0639.04 0755.05

Median Family Income >= 120%

0626.32

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 70-80%

0418.13

Median Family Income >= 120%

0418.08

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 30-40%

0037.00

Median Family Income 60-70%

0056.05

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Median Family Income 70-80%

0092.01

Median Family Income 80-90%

0091.12

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 70-80%

0087.05

Median Family Income 80-90%

0038.04

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 40-50%

0117.00

Median Family Income >= 120%

0169.00

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income >= 120%

0051.22

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 80-90%

6059.00

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 90-100%

5066.05 5091.05

SONOMA COUNTY (097), CA



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MSA: 42220

Moderate Income

1512.01

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 100-110%

0077.00

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 40-50%

0073.02

Median Family Income >= 120%

0866.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 50-60%

0015.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 100-110%

0100.00

LARIMER COUNTY (069), CO

MSA: 22660

Low Income

0013.06

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

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---

0804.00

Median Family Income >= 120%

0354.00 0446.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 50-60%

4961.00

Median Family Income 60-70%

5113.00

Median Family Income 90-100%

4945.00

Median Family Income 110-120%

4942.01 5203.01

LITCHFIELD COUNTY (005), CT

MSA: NA

Middle Income

2532.00

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 90-100%

3454.00

Median Family Income 110-120%

1301.01

WINDHAM COUNTY (015), CT

MSA: 49340

Middle Income

9081.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

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---

Median Family Income 90-100%

0139.01

Median Family Income 110-120%

0149.04 0166.04

SUSSEX COUNTY (005), DE

MSA: 41540

Middle Income

0504.07 0517.01 0517.02

Upper Income

0511.02

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income Not Known

0108.00

COLUMBIA COUNTY (023), FL

MSA: NA

Middle Income

1109.01

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0018.00

MONROE COUNTY (087), FL

MSA: NA

Middle Income

9711.00

PALM BEACH COUNTY (099), FL

MSA: 48424

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---

Median Family Income 40-50%

0014.03

Median Family Income 110-120%

0078.08

PASCO COUNTY (101), FL

MSA: 45300

Middle Income

0331.02

Upper Income

0317.01

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 90-100%

0267.03

BARROW COUNTY (013), GA

MSA: 12060

Moderate Income

1802.04

CHATHAM COUNTY (051), GA

MSA: 42340

Middle Income

0034.00 0040.02

COLQUITT COUNTY (071), GA

MSA: NA

Middle Income

9706.00

FRANKLIN COUNTY (119), GA

MSA: NA

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---

Middle Income

8901.01

GILMER COUNTY (123), GA

MSA: NA

Middle Income

0803.00

HALL COUNTY (139), GA

MSA: 23580

Middle Income

0014.04

HOUSTON COUNTY (153), GA

MSA: 47580

Upper Income

0211.13

ROCKDALE COUNTY (247), GA

MSA: 12060

Middle Income

0604.06

TROUP COUNTY (285), GA

MSA: NA

Middle Income

9605.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 50-60%

5907.00

Median Family Income 60-70%

8164.01

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---

ELLIS COUNTY (051), KS

MSA: NA

Moderate Income

0729.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0531.10

BOURBON COUNTY (017), KY

MSA: 30460

Moderate Income

0305.00

CARTER COUNTY (043), KY

MSA: 26580

Middle Income

9605.00

HARRISON COUNTY (097), KY

MSA: NA

Middle Income

9502.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income >= 120%

0103.14

KENTON COUNTY (117), KY

MSA: 17140

Middle Income

0636.05

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---

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MCLEAN COUNTY (149), KY

MSA: 36980

Middle Income

9702.00

MERCER COUNTY (167), KY

MSA: NA

Middle Income

9603.00

OLDHAM COUNTY (185), KY

MSA: 31140

Middle Income

0303.02

PENDLETON COUNTY (191), KY

MSA: 17140

Middle Income

9301.00

PIKE COUNTY (195), KY

MSA: NA

Moderate Income

9317.00

SIMPSON COUNTY (213), KY

MSA: NA

Upper Income

9701.00

WARREN COUNTY (227), KY

MSA: 14540

Upper Income

0116.00

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WOLFE COUNTY (237), KY

MSA: NA

Moderate Income

9301.00

WOODFORD COUNTY (239), KY

MSA: 30460

Middle Income

0504.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 70-80%

7511.03

Median Family Income 80-90%

7080.04

Median Family Income 110-120%

7011.02

Median Family Income >= 120%

7405.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 60-70%

4515.00

Median Family Income 100-110%

4025.04

Median Family Income 110-120%

4041.01

Median Family Income >= 120%

4907.03

CALVERT COUNTY (009), MD



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MSA: 47894

Middle Income

8602.00 8608.01

CARROLL COUNTY (013), MD

MSA: 12580

Middle Income

5076.02

Upper Income

5142.01

CECIL COUNTY (015), MD

MSA: 48864

Middle Income

0305.06

CHARLES COUNTY (017), MD

MSA: 47894

Moderate Income

8501.02

FREDERICK COUNTY (021), MD

MSA: 23224

Moderate Income

7505.06

Middle Income

7525.01 7526.03

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 60-70%

7003.09

Median Family Income 70-80%

7034.02

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Median Family Income 90-100%

7007.11

Median Family Income >= 120%

7013.04

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 60-70%

8022.01

Median Family Income 100-110%

8014.10

Median Family Income 110-120%

8005.19 8010.03

QUEEN ANNE'S COUNTY (035), MD

MSA: 12580

Upper Income

8106.00

WASHINGTON COUNTY (043), MD

MSA: 25180

Middle Income

0105.00

WICOMICO COUNTY (045), MD

MSA: 41540

Upper Income

0103.00

WORCESTER COUNTY (047), MD

MSA: 41540

Middle Income

9503.00

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BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 40-50%

1602.00

Median Family Income 80-90%

1306.00 2701.02

Median Family Income >= 120%

2712.00

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0115.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 40-50%

6138.00

Median Family Income 50-60%

6419.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 110-120%

2151.02

HAMPDEN COUNTY (013), MA

MSA: 44140

Upper Income

8130.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

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Median Family Income 70-80%

3122.00 3512.04

Median Family Income 90-100%

3251.00

Median Family Income 110-120%

3523.00

Median Family Income >= 120%

3261.02

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income >= 120%

4111.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income >= 120%

5061.02

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 30-40%

0903.00

Median Family Income 40-50%

0904.00

Median Family Income 60-70%

1102.01

Median Family Income >= 120%

0303.00

Median Family Income Not Known

9812.02

WORCESTER COUNTY (027), MA

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MSA: 49340

Median Family Income 40-50%

7322.03

Median Family Income 60-70%

7096.00

Median Family Income 90-100%

7292.00

Median Family Income 100-110%

7091.00

Median Family Income 110-120%

7061.00

Median Family Income >= 120%

7441.01

Median Family Income Not Known

7317.00

GRAND TRAVERSE COUNTY (055), MI

MSA: NA

Middle Income

5512.00

LENAWEE COUNTY (091), MI

MSA: NA

Middle Income

0606.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 70-80%

1210.00

WAYNE COUNTY (163), MI

MSA: 19804

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Median Family Income >= 120%

5172.00

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0516.00

Upper Income

0502.37

BECKER COUNTY (005), MN

MSA: NA

Moderate Income

9400.00

Upper Income

4504.00

DAKOTA COUNTY (037), MN

MSA: 33460

Middle Income

0608.26

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 40-50%

1023.00

Median Family Income 70-80%

0249.01

Median Family Income 110-120%

0216.01 0240.03

Median Family Income >= 120%

0262.02 0268.20

KANDIYOHI COUNTY (067), MN

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---

MSA: NA

Middle Income

7808.00

OLMSTED COUNTY (109), MN

MSA: 40340

Middle Income

0009.02

SCOTT COUNTY (139), MN

MSA: 33460

Middle Income

0813.00

WASHINGTON COUNTY (163), MN

MSA: 33460

Moderate Income

0709.12

WRIGHT COUNTY (171), MN

MSA: 33460

Middle Income

1010.00

COPIAH COUNTY (029), MS

MSA: 27140

Upper Income

9505.00

LEE COUNTY (081), MS

MSA: NA

Upper Income

9503.01

CAPE GIRARDEAU COUNTY (031), MO

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MSA: 16020

Middle Income

8815.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 100-110%

0157.00

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2165.00

BLAINE COUNTY (005), MT

MSA: NA

Middle Income

0002.00

GALLATIN COUNTY (031), MT

MSA: NA

Middle Income

0008.00

MISSOULA COUNTY (063), MT

MSA: 33540

Middle Income

0009.01

PARK COUNTY (067), MT

MSA: NA

Middle Income

0003.00

PRAIRIE COUNTY (079), MT



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---

MSA: NA

Middle Income

0001.00

RICHLAND COUNTY (083), MT

MSA: NA

Middle Income

0701.00

SWEET GRASS COUNTY (097), MT

MSA: NA

Middle Income

9670.00

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Middle Income

9400.00

Upper Income

0014.02 0018.01

HALL COUNTY (079), NE

MSA: 24260

Upper Income

0005.00

DOUGLAS COUNTY (005), NV

MSA: NA

Middle Income

0015.00

WASHOE COUNTY (031), NV

MSA: 39900

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

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---

0031.01

Middle Income

0003.00 0026.19

CARSON CITY (510), NV

MSA: 16180

Middle Income

0007.01

CARROLL COUNTY (003), NH

MSA: NA

Upper Income

9563.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9702.00

GRAFTON COUNTY (009), NH

MSA: NA

Moderate Income

9601.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0105.00

Middle Income

0210.00

Upper Income

0029.02 0112.00

MERRIMACK COUNTY (013), NH

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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---

MSA: NA

Middle Income

0385.00

Upper Income

0310.02

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0590.00

STRAFFORD COUNTY (017), NH

MSA: 40484

Moderate Income

0845.00

ATLANTIC COUNTY (001), NJ

MSA: 12100

Middle Income

0112.01

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 80-90%

0302.00

Median Family Income 110-120%

0040.01 0312.00 0451.00

Median Family Income >= 120%

0472.00 0490.02 0591.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Moderate Income

7001.04 7022.04

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 90-100%

6116.00

CUMBERLAND COUNTY (011), NJ

MSA: 47220

Moderate Income

0201.00 0301.00

Middle Income

0403.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 30-40%

0005.00 0232.00

Median Family Income 40-50%

0007.00 0229.00

Median Family Income >= 120%

0216.02

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Middle Income

5012.09 5012.10 5013.03

Upper Income

5020.02

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 60-70%

0171.00

Median Family Income 70-80%

2021 Institution Disclosure Statement - Table 6

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---

0061.00 0101.00 0150.02  
Median Family Income 80-90%

0133.00  
Median Family Income 90-100%

0128.00  
Median Family Income 110-120%

0059.00  
MERCER COUNTY (021), NJ

MSA: 45940  
Moderate Income

0026.02  
MIDDLESEX COUNTY (023), NJ

MSA: 35154  
Median Family Income 60-70%

0036.00  
Median Family Income 80-90%

0089.00  
Median Family Income 90-100%

0005.02 0091.00  
Median Family Income 100-110%

0018.05 0071.02  
Median Family Income 110-120%

0010.02  
Median Family Income >= 120%

0086.01  
MONMOUTH COUNTY (025), NJ

MSA: 35154  
Median Family Income >= 120%

8012.00 8013.00 8033.00 8099.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

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Institution: Axos Bank

---

MORRIS COUNTY (027), NJ

MSA: 35084

Upper Income

0447.02

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 80-90%

7139.00 7220.02

Median Family Income 90-100%

7134.01 7221.00

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 90-100%

1826.00

Median Family Income 100-110%

1337.01

Median Family Income >= 120%

1244.02

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0528.00 0529.01

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3729.00

Upper Income

3731.00

UNION COUNTY (039), NJ

2021 Institution Disclosure Statement - Table 6

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Institution: Axos Bank

---

MSA: 35084

Median Family Income 60-70%

0328.00

Median Family Income 100-110%

0330.00

Median Family Income >= 120%

0362.00

WARREN COUNTY (041), NJ

MSA: 10900

Middle Income

0315.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 100-110%

0037.19

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 30-40%

0283.00 0367.00

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1002.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

1402.00 1403.00

ERIE COUNTY (029), NY

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

MSA: 15380

Median Family Income >= 120%

0090.10 0137.01 0141.01

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

0918.00

Median Family Income 70-80%

0331.00 0594.01

Median Family Income 110-120%

0592.00 0998.00

Median Family Income >= 120%

0137.00 0652.00 0734.00

LIVINGSTON COUNTY (051), NY

MSA: 40380

Upper Income

0303.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 20-30%

0093.01

Median Family Income 80-90%

0120.00

Median Family Income >= 120%

0117.08

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

0726.00



2021 Institution Disclosure Statement - Table 6

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---

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

5220.00

Median Family Income 80-90%

3042.02

Median Family Income 100-110%

4090.00 5189.00

Median Family Income 110-120%

3029.00 4043.00

Median Family Income >= 120%

3009.00 5187.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 40-50%

0210.00

Median Family Income 70-80%

0233.00

Median Family Income >= 120%

0007.00 0009.00 0037.00 0058.00 0075.00 0082.00 0092.00 0096.00 0109.00 0124.00 0148.02

ONEIDA COUNTY (065), NY

MSA: 46540

Moderate Income

0217.02

ONONDAGA COUNTY (067), NY

MSA: 45060

Upper Income

0116.00

ORANGE COUNTY (071), NY

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: Axos Bank

---

MSA: 39100

Middle Income

0108.02 0110.00 0128.00

Upper Income

0119.00

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0211.01

Middle Income

0204.00 0216.03

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0105.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 40-50%

0460.00

Median Family Income 60-70%

0069.00

Median Family Income 70-80%

0156.00 0455.00

Median Family Income 100-110%

0513.00

Median Family Income >= 120%

0001.00 1339.00

RICHMOND COUNTY (085), NY

MSA: 35614

2021 Institution Disclosure Statement - Table 6

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---

Upper Income

0251.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

0122.02

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0605.03 0615.00 0620.00

SCHENECTADY COUNTY (093), NY

MSA: 10580

Moderate Income

0218.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 40-50%

1110.02

Median Family Income 60-70%

1456.05

Median Family Income 70-80%

1466.07 1587.10

Median Family Income 90-100%

1104.02

Median Family Income 100-110%

1224.03 1477.02

Median Family Income 110-120%

1352.09

Median Family Income >= 120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Institution: Axos Bank

---

1122.06

TOMPKINS COUNTY (109), NY

MSA: 27060

Middle Income

0022.00 0023.00

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9529.00 9541.00

WARREN COUNTY (113), NY

MSA: 24020

Upper Income

0707.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 50-60%

0129.00

Median Family Income >= 120%

0021.04 0146.04

BURLEIGH COUNTY (015), ND

MSA: 13900

Middle Income

0110.01

Upper Income

0111.05

CASS COUNTY (017), ND

MSA: 22020

Moderate Income

2021 Institution Disclosure Statement - Table 6

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---

0008.02

Upper Income

0405.00

MCKENZIE COUNTY (053), ND

MSA: NA

Upper Income

9624.00

MORTON COUNTY (059), ND

MSA: 13900

Middle Income

0204.00

RICHLAND COUNTY (077), ND

MSA: NA

Middle Income

9714.00

ROLETTE COUNTY (079), ND

MSA: NA

Moderate Income

9519.00

WALSH COUNTY (099), ND

MSA: NA

Moderate Income

9579.00

WILLIAMS COUNTY (105), ND

MSA: NA

Middle Income

9534.00

MIAMI COUNTY (109), OH

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

MSA: 19430

Moderate Income

3153.00

BRYAN COUNTY (013), OK

MSA: NA

Middle Income

7960.01

CANADIAN COUNTY (017), OK

MSA: 36420

Middle Income

3010.09

CARTER COUNTY (019), OK

MSA: NA

Middle Income

8925.00

DELAWARE COUNTY (041), OK

MSA: NA

Middle Income

3757.00 9762.00

GARFIELD COUNTY (047), OK

MSA: 21420

Moderate Income

0001.00

GRADY COUNTY (051), OK

MSA: 36420

Middle Income

0005.00 0008.00

LE FLORE COUNTY (079), OK

2021 Institution Disclosure Statement - Table 6

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Institution: Axos Bank

---

MSA: NA

Middle Income

0403.01

MCINTOSH COUNTY (091), OK

MSA: NA

Moderate Income

7802.00

MARSHALL COUNTY (095), OK

MSA: NA

Middle Income

0948.02

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 40-50%

1033.00

Median Family Income 90-100%

1088.04

Median Family Income 100-110%

1074.03

OSAGE COUNTY (113), OK

MSA: 46140

Middle Income

9400.05

SEMINOLE COUNTY (133), OK

MSA: NA

Moderate Income

5836.00

SEQUOYAH COUNTY (135), OK

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Assessment Area(s) by Tract

Respondent ID: 0000716456

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Institution: Axos Bank

---

MSA: 22900

Middle Income

0301.04

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 50-60%

0091.01

Median Family Income 110-120%

0069.01 0076.24

CLACKAMAS COUNTY (005), OR

MSA: 38900

Moderate Income

0226.03

Middle Income

0238.00

CLATSOP COUNTY (007), OR

MSA: NA

Middle Income

9512.00

DESCHUTES COUNTY (017), OR

MSA: 13460

Moderate Income

0016.00

Middle Income

0005.00 0010.01

LANE COUNTY (039), OR

MSA: 21660

Low Income

0042.00



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Institution: Axos Bank

---

Respondent ID: 0000716456

Agency: OCC - 1

LINN COUNTY (043), OR

MSA: 10540

Moderate Income

0309.03

Middle Income

0304.01

MARION COUNTY (047), OR

MSA: 41420

Low Income

0004.00

Middle Income

0012.00 0105.02

Upper Income

0105.01

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 50-60%

0090.00

POLK COUNTY (053), OR

MSA: 41420

Moderate Income

0203.03

Middle Income

0204.00

UNION COUNTY (061), OR

MSA: NA

Upper Income

9703.00

WASHINGTON COUNTY (067), OR

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Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

MSA: 38900

Median Family Income 40-50%

0307.00

Median Family Income 50-60%

0309.00

Median Family Income 90-100%

0316.10

YAMHILL COUNTY (071), OR

MSA: 38900

Moderate Income

0302.01

Middle Income

0306.02

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 60-70%

0406.00

Median Family Income 100-110%

4890.01 5238.00

Median Family Income >= 120%

0201.00 4370.00

BERKS COUNTY (011), PA

MSA: 39740

Middle Income

0142.00

Upper Income

0107.00

BUCKS COUNTY (017), PA

MSA: 33874

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Institution: Axos Bank

---

Median Family Income 100-110%

1047.01

Median Family Income >= 120%

1042.04 1050.04

CENTRE COUNTY (027), PA

MSA: 44300

Middle Income

0112.01

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 40-50%

3080.00

Median Family Income 60-70%

3026.00

Median Family Income >= 120%

3027.04 3030.00 3035.02

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3307.00

COLUMBIA COUNTY (037), PA

MSA: 14100

Middle Income

0515.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Middle Income

0113.04

2021 Institution Disclosure Statement - Table 6

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Institution: Axos Bank

---

DAUPHIN COUNTY (043), PA

MSA: 25420

Middle Income

0240.01

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income >= 120%

4074.01 4079.03 4081.03

ERIE COUNTY (049), PA

MSA: 21500

Upper Income

0117.02

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0102.00 0103.00 0111.00 0115.00

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9702.00

INDIANA COUNTY (063), PA

MSA: NA

Upper Income

9605.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 70-80%

0114.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: Axos Bank

---

Median Family Income 90-100%

0127.00

Median Family Income 100-110%

0126.02 0129.00

LEBANON COUNTY (075), PA

MSA: 30140

Low Income

0004.01

LEHIGH COUNTY (077), PA

MSA: 10900

Moderate Income

0015.01

LUZERNE COUNTY (079), PA

MSA: 42540

Moderate Income

2176.00

Middle Income

2119.00 2127.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 70-80%

2072.02

Median Family Income 100-110%

2083.02

Median Family Income 110-120%

2065.01

MONTOUR COUNTY (093), PA

MSA: 14100

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Institution: Axos Bank

---

0503.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Middle Income

0161.00 0178.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 60-70%

0274.02

Median Family Income 70-80%

0100.00 0312.00 0330.00

Median Family Income 80-90%

0308.00

Median Family Income 90-100%

0272.00

Median Family Income >= 120%

0006.00 0013.00 0344.00

PIKE COUNTY (103), PA

MSA: 35084

Moderate Income

9501.03

TIOGA COUNTY (117), PA

MSA: NA

Middle Income

9503.00

VENANGO COUNTY (121), PA

MSA: NA

Middle Income

2000.00 2012.00

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Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Axos Bank

---

Respondent ID: 0000716456

Agency: OCC - 1

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7421.00

WAYNE COUNTY (127), PA

MSA: NA

Middle Income

9609.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Moderate Income

8014.00 8086.00

YORK COUNTY (133), PA

MSA: 49620

Middle Income

0204.20

NEWPORT COUNTY (005), RI

MSA: 39300

Middle Income

0403.03

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 30-40%

0019.00

Median Family Income 70-80%

0104.00

LEXINGTON COUNTY (063), SC

MSA: 17900

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

Middle Income

0205.06

BROOKINGS COUNTY (011), SD

MSA: NA

Middle Income

9590.00

BROWN COUNTY (013), SD

MSA: NA

Upper Income

9519.00

LINCOLN COUNTY (083), SD

MSA: 43620

Upper Income

0101.02

BLOUNT COUNTY (009), TN

MSA: 28940

Middle Income

0103.02

BRADLEY COUNTY (011), TN

MSA: 17420

Middle Income

0111.00

CAMPBELL COUNTY (013), TN

MSA: 28940

Moderate Income

9509.00

CLAIBORNE COUNTY (025), TN

MSA: NA



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

Middle Income

9706.00

COCKE COUNTY (029), TN

MSA: NA

Middle Income

9207.00

CUMBERLAND COUNTY (035), TN

MSA: NA

Moderate Income

9705.02

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 30-40%

0109.03

Median Family Income 80-90%

0194.00

Median Family Income 90-100%

0151.00 0156.31

Median Family Income >= 120%

0183.02 0185.00

DECATUR COUNTY (039), TN

MSA: NA

Middle Income

9550.02

HAMBLEEN COUNTY (063), TN

MSA: 34100

Low Income

1003.00

HAMILTON COUNTY (065), TN

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Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

MSA: 16860

Upper Income

0102.01 0112.01

KNOX COUNTY (093), TN

MSA: 28940

Middle Income

0062.02

Upper Income

0057.06

MADISON COUNTY (113), TN

MSA: 27180

Middle Income

0015.01

MONROE COUNTY (123), TN

MSA: NA

Middle Income

9253.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Middle Income

1020.05

PUTNAM COUNTY (141), TN

MSA: NA

Middle Income

0011.00

ROBERTSON COUNTY (147), TN

MSA: 34980

Low Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Axos Bank

---

Respondent ID: 0000716456

Agency: OCC - 1

0803.02

RUTHERFORD COUNTY (149), TN

MSA: 34980

Middle Income

0405.01 0406.00 0409.03

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 40-50%

0014.00

Median Family Income 100-110%

0216.20

Median Family Income >= 120%

0210.10 0213.11 0213.33

SUMNER COUNTY (165), TN

MSA: 34980

Upper Income

0212.01

WEAKLEY COUNTY (183), TN

MSA: NA

Middle Income

9683.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Middle Income

0505.03

Upper Income

0503.07 0510.02

WILSON COUNTY (189), TN

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

MSA: 34980

Moderate Income

0305.00

CALHOUN COUNTY (057), TX

MSA: NA

Moderate Income

0002.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0320.09

COMAL COUNTY (091), TX

MSA: 41700

Middle Income

3101.00

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 30-40%

0096.10

Median Family Income 100-110%

0181.33

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 60-70%

0003.01

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

7236.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 60-70%

3309.00

Median Family Income 80-90%

5424.00

HARRISON COUNTY (203), TX

MSA: 30980

Middle Income

0201.04

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0502.03

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income >= 120%

1110.17

WALLER COUNTY (473), TX

MSA: 26420

Middle Income

6803.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9702.00

CALEDONIA COUNTY (005), VT

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

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Agency: OCC - 1

Institution: Axos Bank

---

MSA: NA

Moderate Income

9572.00

LAMOILLE COUNTY (015), VT

MSA: NA

Upper Income

9536.00

ORANGE COUNTY (017), VT

MSA: NA

Middle Income

9590.00

WASHINGTON COUNTY (023), VT

MSA: NA

Middle Income

9540.00 9545.00 9546.00

WINDSOR COUNTY (027), VT

MSA: NA

Middle Income

9660.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 100-110%

4901.03

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Moderate Income

9019.00

SNOHOMISH COUNTY (061), WA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Axos Bank

---

MSA: 42644

Median Family Income >= 120%

0521.18

CABELL COUNTY (011), WV

MSA: 26580

Low Income

0109.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	600	600	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	12	12	0	0.00%
Total	615	615	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



**2022**

**Institution Disclosure  
Statement**

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Axos Bank

Respondent ID: 0000716456  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1,301	1,017,890	0	0
Purchased	0	0	0	0
Total	1,301	1,017,890	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

ASSESSMENT AREA - 0001

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00\*

Median Family Income 30-40%

0003.02\* 0004.02\* 0005.23\* 0005.24\* 0024.04\* 0026.03\* 0027.08\*

Median Family Income 40-50%

0002.01\* 0005.14\* 0005.16\* 0005.21\* 0005.22\* 0005.28\* 0006.00\* 0015.01\* 0016.08\* 0019.01\* 0022.04\*

0022.07\* 0024.03\* 0025.05\* 0027.06\* 0029.54\* 0029.95\* 0038.00\* 0040.00\* 0043.01\* 0043.02\* 0044.02\*

0046.02\* 0047.10\* 0047.12\* 0047.13\* 0049.21\* 0050.06\* 0050.10\*

Median Family Income 50-60%

0001.07\* 0003.01\* 0004.03\* 0005.13\* 0005.15\* 0005.18\* 0010.04\* 0012.00\* 0015.02\* 0016.07\* 0016.14\*

0016.15\* 0017.18\* 0018.01\* 0019.02\* 0020.00\* 0022.01\* 0022.03\* 0022.06\* 0024.05\* 0026.04\* 0026.05\*

0028.21\* 0029.64\* 0029.66\* 0029.69\* 0029.96\* 0031.02\* 0034.27\* 0036.57\* 0044.01\* 0047.03\* 0047.07\*

0047.09\* 0054.21\* 0057.02\* 0057.03\* 0057.04\* 0058.48\* 0060.01\* 0071.00\* 0078.01\*

Median Family Income 60-70%

0001.06\* 0001.08\* 0002.03\* 0004.01\* 0005.19\* 0005.20\* 0005.25\* 0005.27\* 0014.01\* 0017.11\* 0017.15\*

0018.03\* 0018.04\* 0025.04\* 0025.06\* 0028.23\* 0029.05\* 0029.65\* 0029.67\* 0029.68\* 0029.97\* 0032.60\*

0034.15\* 0034.20\* 0034.22\* 0034.23\* 0034.28\* 0034.30\* 0034.31\* 0036.16\* 0036.54\* 0037.00\* 0045.00\*

0046.01\* 0047.16\* 0049.11\* 0049.25\* 0050.14\* 0054.22\* 0054.38\* 0058.59\* 0072.00\*

Median Family Income 70-80%

0001.03\* 0001.09\* 0005.10\* 0005.26\* 0010.03\* 0016.13\* 0017.10\* 0024.06\* 0028.10\* 0028.22\* 0028.45\*

0028.47\* 0029.37\* 0029.46\* 0029.48\* 0029.50\* 0029.56\* 0031.04\* 0032.20\* 0034.13\* 0034.18\* 0034.19\*

0034.26\* 0035.00\* 0036.40\* 0041.00\* 0042.00\* 0047.14\* 0047.15\* 0047.17\* 0049.12\* 0049.15\* 0049.20\*

0050.05\* 0052.00\* 0053.60\* 0056.07\* 0056.14\* 0056.15\* 0058.18\* 0062.01\* 0062.04\* 0068.00\* 0079.00\*

Median Family Income 80-90%

0005.17\* 0014.02\* 0017.16\* 0025.01\* 0029.15\* 0029.36\* 0029.41\* 0029.42\* 0029.44\* 0029.58\* 0029.62\*

0029.70\* 0029.98\* 0032.54\* 0034.12\* 0034.29\* 0036.17\* 0036.31\* 0036.33\* 0036.34\* 0036.35\* 0036.39\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

0036.44\* 0036.52\* 0049.10\* 0049.16\* 0049.17\* 0049.23\* 0049.24\* 0049.26\* 0050.11\* 0050.13\* 0050.16\*  
 0050.17\* 0051.03\* 0053.16\* 0053.36\* 0053.38\* 0054.23\* 0054.39\* 0055.01\* 0055.03\* 0057.05\* 0058.25\*  
 0058.71\* 0058.75\* 0061.03\* 0062.02\*

Median Family Income 90-100%

0001.01\* 0016.09\* 0016.10\* 0016.11\* 0017.09\* 0017.14\* 0027.07\* 0028.27\* 0028.30\* 0028.36\* 0028.44\*  
 0028.46\* 0028.48\* 0029.19\* 0029.35\* 0029.40\* 0029.49\* 0029.52\* 0029.82\* 0030.01\* 0030.04\* 0030.05\*  
 0031.03\* 0032.10\* 0032.11\* 0032.14\* 0032.34\* 0032.46\* 0032.62\* 0032.63\* 0032.70\* 0034.16\* 0034.21\*  
 0036.09\* 0036.13\* 0036.15\* 0036.27\* 0036.43\* 0036.45\* 0036.46\* 0036.51\* 0036.61\* 0036.64\* 0036.65\*  
 0050.15\* 0051.11\* 0051.13\* 0051.14\* 0053.20\* 0054.32\* 0054.40\* 0058.04\* 0059.02\* 0059.05\*

Median Family Income 100-110%

0013.00\* 0017.06\* 0017.08\* 0017.12\* 0017.13\* 0028.26\* 0028.35\* 0028.42\* 0028.51\* 0029.16\* 0029.76\*  
 0029.80\* 0029.81\* 0029.83\* 0030.03\* 0032.19\* 0032.28\* 0032.45\* 0032.48\* 0032.53\* 0033.03\* 0033.17\*  
 0033.18\* 0034.09\* 0034.11\* 0036.10\* 0036.21\* 0036.32\* 0036.37\* 0036.38\* 0036.41\* 0036.42\* 0036.47\*  
 0036.48\* 0036.49\* 0036.55\* 0036.56\* 0049.14\* 0049.19\* 0050.07\* 0050.12\* 0051.02\* 0051.06\* 0051.08\*  
 0053.11\* 0053.42\* 0053.55\* 0055.04\* 0056.12\* 0058.09\* 0058.13\* 0058.26\* 0058.57\* 0058.60\* 0058.62\*  
 0059.04\* 0062.03\* 0076.00\*

Median Family Income 110-120%

0001.05\* 0010.06\* 0023.02\* 0028.25\* 0028.29\* 0028.31\* 0028.33\* 0028.34\* 0028.50\* 0028.53\* 0029.02\*  
 0029.53\* 0029.74\* 0029.85\* 0030.06\* 0032.13\* 0032.22\* 0032.39\* 0032.41\* 0032.66\* 0032.69\* 0033.06\*  
 0033.07\* 0033.13\* 0033.20\* 0034.08\* 0034.10\* 0036.30\* 0036.50\* 0036.63\* 0036.66\* 0049.07\* 0049.18\*  
 0051.04\* 0051.16\* 0053.43\* 0053.46\* 0053.47\* 0054.42\* 0058.05\* 0058.07\* 0058.08\* 0058.29\* 0058.36\*  
 0058.55\* 0058.61\* 0058.63\* 0058.64\* 0058.74\*

Median Family Income >= 120%

0002.04\* 0007.00\* 0010.05\* 0017.07\* 0017.17\* 0028.08\* 0028.11\* 0028.14\* 0028.24\* 0028.28\* 0028.37\*  
 0028.38\* 0028.41\* 0028.49\* 0028.52\* 0029.01\* 0029.38\* 0029.39\* 0029.47\* 0029.57\* 0029.61\* 0029.75\*  
 0029.77\* 0029.78\* 0029.79\* 0032.04\* 0032.08\* 0032.15\* 0032.18\* 0032.23\* 0032.26\* 0032.27\* 0032.29\*  
 0032.33\* 0032.35\* 0032.36\* 0032.37\* 0032.40\* 0032.42\* 0032.43\* 0032.44\* 0032.47\* 0032.49\* 0032.50\*  
 0032.51\* 0032.52\* 0032.61\* 0032.64\* 0032.65\* 0032.67\* 0032.68\* 0033.05\* 0033.08\* 0033.09\* 0033.11\*  
 0033.12\* 0033.14\* 0033.15\* 0033.16\* 0033.19\* 0033.21\* 0033.22\* 0033.23\* 0034.14\* 0036.19\* 0036.20\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

0036.26\* 0036.36\* 0036.53\* 0036.58\* 0036.59\* 0036.60\* 0036.62\* 0051.07\* 0051.10\* 0051.12\* 0051.15\*  
0053.12\* 0053.13\* 0053.14\* 0053.17\* 0053.18\* 0053.19\* 0053.21\* 0053.22\* 0053.33\* 0053.35\* 0053.37\*  
0053.41\* 0053.48\* 0053.49\* 0053.50\* 0053.51\* 0053.52\* 0053.53\* 0053.54\* 0053.56\* 0053.58\* 0053.61\*  
0053.62\* 0053.63\* 0053.64\* 0053.65\* 0053.66\* 0054.33\* 0054.34\* 0054.35\* 0054.37\* 0054.41\* 0055.02\*  
0056.13\* 0057.11\* 0057.13\* 0057.15\* 0057.16\* 0057.17\* 0057.18\* 0057.19\* 0057.20\* 0057.21\* 0057.22\*  
0058.03\* 0058.06\* 0058.22\* 0058.24\* 0058.28\* 0058.30\* 0058.31\* 0058.34\* 0058.35\* 0058.37\* 0058.39\*  
0058.41\* 0058.42\* 0058.43\* 0058.44\* 0058.45\* 0058.46\* 0058.47\* 0058.49\* 0058.50\* 0058.52\* 0058.56\*  
0058.58\* 0058.65\* 0058.66\* 0058.67\* 0058.68\* 0058.69\* 0058.72\* 0058.73\* 0058.76\* 0058.77\* 0059.03\*  
0061.04\* 0067.00\* 0069.00\* 0075.00\*

Median Family Income Not Known

0023.03\* 0058.70\* 0078.02\*

ASSESSMENT AREA - 0002

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02\* 0024.02\* 0026.01\* 0027.07\* 0027.08\* 0027.09\* 0033.03\* 0118.01\* 0125.01\* 0157.01\* 0157.06\*  
0159.01\* 0186.16\* 0202.14\*

Median Family Income 40-50%

0018.01\* 0022.01\* 0023.01\* 0033.04\* 0034.03\* 0035.01\* 0035.02\* 0039.01\* 0039.02\* 0048.00\* 0083.05\*  
0100.05\* 0100.10\* 0116.01\* 0120.02\* 0123.02\* 0132.03\* 0144.00\* 0157.05\* 0158.01\* 0163.01\* 0163.02\*  
0200.28\* 0200.36\* 0202.02\* 0202.07\* 0202.13\* 0203.08\* 0207.07\* 0211.02\* 0219.00\* 0220.00\*

Median Family Income 50-60%

0016.00\* 0022.02\* 0024.01\* 0025.01\* 0026.02\* 0027.12\* 0030.04\* 0033.01\* 0033.05\* 0034.04\* 0036.01\*  
0036.02\* 0036.03\* 0040.00\* 0049.00\* 0050.00\* 0051.01\* 0066.00\* 0079.07\* 0086.00\* 0091.02\* 0094.00\*  
0101.03\* 0101.06\* 0101.10\* 0101.11\* 0101.12\* 0104.01\* 0104.02\* 0105.02\* 0117.00\* 0118.02\* 0121.02\*  
0124.01\* 0124.02\* 0125.02\* 0132.05\* 0132.06\* 0139.07\* 0146.01\* 0150.02\* 0154.07\* 0157.04\* 0158.02\*  
0164.04\* 0165.04\* 0185.09\* 0186.15\* 0187.00\* 0189.03\* 0189.04\* 0195.01\* 0195.02\* 0200.29\* 0200.37\*  
0202.09\* 0202.10\* 0208.12\* 0210.01\*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0012.01*	0025.02*	0027.05*	0027.10*	0027.11*	0028.03*	0031.01*	0031.11*	0034.01*	0046.00*	0047.00*
0052.01*	0068.01*	0079.08*	0083.59*	0083.63*	0085.10*	0089.01*	0092.01*	0095.10*	0096.03*	0100.09*
0100.12*	0100.13*	0116.02*	0122.00*	0126.00*	0127.00*	0131.02*	0131.03*	0131.04*	0132.04*	0133.03*
0136.07*	0138.02*	0148.03*	0148.06*	0159.02*	0165.02*	0166.17*	0167.05*	0185.12*	0185.19*	0186.13*
0186.18*	0186.22*	0189.05*	0189.06*	0192.10*	0200.17*	0202.06*	0202.11*	0205.00*	0206.01*	0206.02*
0209.03*										
Median Family Income 70-80%										
0010.00*	0012.02*	0027.03*	0029.05*	0031.03*	0031.05*	0032.02*	0032.08*	0032.14*	0041.02*	0045.01*
0065.00*	0083.43*	0083.60*	0088.00*	0093.07*	0095.09*	0095.11*	0100.04*	0101.07*	0102.02*	0103.00*
0119.02*	0120.03*	0128.00*	0130.00*	0133.08*	0135.03*	0135.06*	0139.06*	0139.08*	0139.09*	0140.01*
0143.00*	0150.01*	0166.19*	0168.04*	0168.06*	0170.50*	0181.01*	0182.02*	0183.02*	0184.00*	0185.10*
0185.17*	0185.20*	0192.06*	0194.04*	0195.03*	0201.08*	0201.09*	0208.06*			
Median Family Income 80-90%										
0003.02*	0013.02*	0017.00*	0027.02*	0029.02*	0029.03*	0030.01*	0030.03*	0031.12*	0031.15*	0032.01*
0032.09*	0032.11*	0041.01*	0043.00*	0053.01*	0074.01*	0074.02*	0075.02*	0079.10*	0079.11*	0091.08*
0100.01*	0100.03*	0101.04*	0121.01*	0133.07*	0133.12*	0135.05*	0136.08*	0137.02*	0138.01*	0141.01*
0141.02*	0145.00*	0149.02*	0151.00*	0153.01*	0162.02*	0166.10*	0166.13*	0168.09*	0170.14*	0170.18*
0170.48*	0179.01*	0179.02*	0182.01*	0185.04*	0185.11*	0186.09*	0190.01*	0191.08*	0192.05*	0194.05*
0194.06*	0196.02*	0197.01*	0198.05*	0200.21*	0200.25*	0202.08*	0209.04*	0216.00*		
Median Family Income 90-100%										
0003.01*	0004.00*	0008.00*	0009.01*	0009.02*	0013.01*	0029.04*	0031.07*	0031.08*	0031.13*	0031.14*
0032.04*	0052.02*	0068.02*	0079.12*	0083.52*	0085.07*	0087.01*	0087.02*	0089.02*	0090.00*	0091.07*
0093.01*	0095.07*	0100.11*	0100.18*	0101.09*	0123.03*	0129.00*	0133.01*	0133.06*	0133.24*	0133.25*
0134.18*	0136.01*	0139.03*	0140.02*	0142.00*	0147.02*	0148.05*	0149.01*	0156.01*	0164.03*	0165.03*
0166.16*	0166.18*	0174.05*	0176.06*	0185.16*	0185.21*	0185.23*	0186.21*	0191.09*	0191.11*	0193.04*
0194.03*	0197.02*	0198.10*	0199.02*	0199.03*	0199.04*	0200.41*	0201.05*	0201.06*	0201.07*	0203.11*
0203.12*	0204.04*	0207.08*	0208.05*	0208.13*	0212.02*	0212.05*	0214.01*			
Median Family Income 100-110%										
0002.02*	0007.00*	0011.00*	0021.00*	0032.12*	0044.00*	0051.02*	0073.04*	0076.02*	0078.00*	0083.39*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								
Median Family Income 110-120%										
0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*
0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56*	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*
Median Family Income >= 120%										
0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02*	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00*	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28*	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11*	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61*
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0173.06\* 0173.07\* 0174.03\* 0174.06\* 0174.07\* 0174.08\* 0175.01\* 0175.02\* 0176.01\* 0176.03\* 0176.05\*  
0177.01\* 0177.02\* 0178.08\* 0178.09\* 0178.10\* 0178.11\* 0178.13\* 0180.00\* 0181.02\* 0183.01\* 0185.22\*  
0185.25\* 0186.08\* 0186.12\* 0186.19\* 0188.04\* 0188.05\* 0191.05\* 0192.08\* 0192.09\* 0193.01\* 0193.03\*  
0198.04\* 0198.09\* 0198.11\* 0200.15\* 0200.26\* 0200.30\* 0200.31\* 0200.32\* 0200.34\* 0200.35\* 0200.38\*  
0200.40\* 0200.42\* 0200.43\* 0200.44\* 0201.10\* 0201.11\* 0203.04\* 0204.01\* 0204.05\* 0207.05\* 0207.06\*  
0207.10\* 0207.11\* 0208.01\* 0208.07\* 0208.10\* 0208.11\* 0210.02\* 0212.04\* 0212.06\* 0213.04\* 0213.06\*  
0214.02\* 0215.01\* 0215.02\* 0218.00\* 0221.01\* 0221.02\*

Median Family Income Not Known

0018.02\* 0038.00\* 0051.03\* 0055.00\* 0057.00\* 0062.00\* 0063.00\* 0083.78\* 0091.09\* 0099.01\* 0099.02\*  
0100.16\* 0133.22\* 9901.00\*



2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,272	1,272	0	0.00%
Total	1,274	1,274	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

**2023**

**Institution Disclosure  
Statement**

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	1	700	0	0
Median Family Income 80-90%	0	0	0	0	1	760	1	760	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,460	2	1,460	0	0
MARIN COUNTY (041), CA										
MSA 42034										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

Loans by County  
 Small Business Loans - Originations  
 Institution: Axos Bank

Respondent ID: 0000716456  
 Agency: OCC - 1  
 State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	812	1	812	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	812	1	812	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	812	1	812	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,310	3	2,310	0	0
STATE TOTAL	0	0	0	0	4	3,122	4	3,122	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	650	1	650	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	650	1	650	0	0
STATE TOTAL	0	0	0	0	1	650	1	650	0	0

Loans by County

Respondent ID: 0000716456

Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	600	1	600	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	812	1	812	0	0
TOTAL OUTSIDE AA	0	0	0	0	5	3,560	5	3,560	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	6	4,372	6	4,372	0	0

2023 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CA - SAN DIEGO COUNTY (073) - MSA 41740	1	812	1	812	0	0

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Axos Bank

Respondent ID: 0000716456  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1,444	848,666	0	0
Purchased	0	0	0	0
Total	1,444	848,666	0	0
Consortium/Third Party Loans (optional)				



2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

ASSESSMENT AREA - 0001

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 20-30%

0011.00\*

Median Family Income 30-40%

0003.02\* 0004.02\* 0005.23\* 0005.24\* 0024.04\* 0026.03\* 0027.08\*

Median Family Income 40-50%

0002.01\* 0005.14\* 0005.16\* 0005.21\* 0005.22\* 0005.28\* 0006.00\* 0015.01\* 0016.08\* 0019.01\* 0022.04\*

0022.07\* 0024.03\* 0025.05\* 0027.06\* 0029.54\* 0029.95\* 0038.00\* 0040.00\* 0043.01\* 0043.02\* 0044.02\*

0046.02\* 0047.10\* 0047.12\* 0047.13\* 0049.21\* 0050.06\* 0050.10\*

Median Family Income 50-60%

0001.07\* 0003.01\* 0004.03\* 0005.13\* 0005.15\* 0005.18\* 0010.04\* 0012.00\* 0015.02\* 0016.07\* 0016.14\*

0016.15\* 0017.18\* 0018.01\* 0019.02\* 0020.00\* 0022.01\* 0022.03\* 0022.06\* 0024.05\* 0026.04\* 0026.05\*

0028.21\* 0029.64\* 0029.66\* 0029.69\* 0029.96\* 0031.02\* 0034.27\* 0036.57\* 0044.01\* 0047.03\* 0047.07\*

0047.09\* 0054.21\* 0057.02\* 0057.03\* 0057.04\* 0058.48\* 0060.01\* 0071.00\* 0078.01\*

Median Family Income 60-70%

0001.06\* 0001.08\* 0002.03\* 0004.01\* 0005.19\* 0005.20\* 0005.25\* 0005.27\* 0014.01\* 0017.11\* 0017.15\*

0018.03\* 0018.04\* 0025.04\* 0025.06\* 0028.23\* 0029.05\* 0029.65\* 0029.67\* 0029.68\* 0029.97\* 0032.60\*

0034.15\* 0034.20\* 0034.22\* 0034.23\* 0034.28\* 0034.30\* 0034.31\* 0036.16\* 0036.54\* 0037.00\* 0045.00\*

0046.01\* 0047.16\* 0049.11\* 0049.25\* 0050.14\* 0054.22\* 0054.38\* 0058.59\* 0072.00\*

Median Family Income 70-80%

0001.03\* 0001.09\* 0005.10\* 0005.26\* 0010.03\* 0016.13\* 0017.10\* 0024.06\* 0028.10\* 0028.22\* 0028.45\*

0028.47\* 0029.37\* 0029.46\* 0029.48\* 0029.50\* 0029.56\* 0031.04\* 0032.20\* 0034.13\* 0034.18\* 0034.19\*

0034.26\* 0035.00\* 0036.40\* 0041.00\* 0042.00\* 0047.14\* 0047.15\* 0047.17\* 0049.12\* 0049.15\* 0049.20\*

0050.05\* 0052.00\* 0053.60\* 0056.07\* 0056.14\* 0056.15\* 0058.18\* 0062.01\* 0062.04\* 0068.00\* 0079.00\*

Median Family Income 80-90%

0005.17\* 0014.02\* 0017.16\* 0025.01\* 0029.15\* 0029.36\* 0029.41\* 0029.42\* 0029.44\* 0029.58\* 0029.62\*

0029.70\* 0029.98\* 0032.54\* 0034.12\* 0034.29\* 0036.17\* 0036.31\* 0036.33\* 0036.34\* 0036.35\* 0036.39\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

0036.44\* 0036.52\* 0049.10\* 0049.16\* 0049.17\* 0049.23\* 0049.24\* 0049.26\* 0050.11\* 0050.13\* 0050.16\*  
 0050.17\* 0051.03\* 0053.16\* 0053.36\* 0053.38\* 0054.23\* 0054.39\* 0055.01\* 0055.03\* 0057.05\* 0058.25\*  
 0058.71\* 0058.75\* 0061.03\* 0062.02\*

Median Family Income 90-100%

0001.01\* 0016.09\* 0016.10\* 0016.11\* 0017.09\* 0017.14\* 0027.07\* 0028.27\* 0028.30\* 0028.36\* 0028.44\*  
 0028.46\* 0028.48\* 0029.19\* 0029.35\* 0029.40\* 0029.49\* 0029.52\* 0029.82\* 0030.01\* 0030.04\* 0030.05\*  
 0031.03\* 0032.10\* 0032.11\* 0032.14\* 0032.34\* 0032.46\* 0032.62\* 0032.63\* 0032.70\* 0034.16\* 0034.21\*  
 0036.09\* 0036.13\* 0036.15\* 0036.27\* 0036.43\* 0036.45\* 0036.46\* 0036.51\* 0036.61\* 0036.64\* 0036.65\*  
 0050.15\* 0051.11\* 0051.13\* 0051.14\* 0053.20\* 0054.32\* 0054.40\* 0058.04\* 0059.02\* 0059.05\*

Median Family Income 100-110%

0013.00\* 0017.06\* 0017.08\* 0017.12\* 0017.13\* 0028.26\* 0028.35\* 0028.42\* 0028.51\* 0029.16\* 0029.76\*  
 0029.80\* 0029.81\* 0029.83\* 0030.03\* 0032.19\* 0032.28\* 0032.45\* 0032.48\* 0032.53\* 0033.03\* 0033.17\*  
 0033.18\* 0034.09\* 0034.11\* 0036.10\* 0036.21\* 0036.32\* 0036.37\* 0036.38\* 0036.41\* 0036.42\* 0036.47\*  
 0036.48\* 0036.49\* 0036.55\* 0036.56\* 0049.14\* 0049.19\* 0050.07\* 0050.12\* 0051.02\* 0051.06\* 0051.08\*  
 0053.11\* 0053.42\* 0053.55\* 0055.04\* 0056.12\* 0058.09\* 0058.13\* 0058.26\* 0058.57\* 0058.60\* 0058.62\*  
 0059.04\* 0062.03\* 0076.00\*

Median Family Income 110-120%

0001.05\* 0010.06\* 0023.02\* 0028.25\* 0028.29\* 0028.31\* 0028.33\* 0028.34\* 0028.50\* 0028.53\* 0029.02\*  
 0029.53\* 0029.74\* 0029.85\* 0030.06\* 0032.13\* 0032.22\* 0032.39\* 0032.41\* 0032.66\* 0032.69\* 0033.06\*  
 0033.07\* 0033.13\* 0033.20\* 0034.08\* 0034.10\* 0036.30\* 0036.50\* 0036.63\* 0036.66\* 0049.07\* 0049.18\*  
 0051.04\* 0051.16\* 0053.43\* 0053.46\* 0053.47\* 0054.42\* 0058.05\* 0058.07\* 0058.08\* 0058.29\* 0058.36\*  
 0058.55\* 0058.61\* 0058.63\* 0058.64\* 0058.74\*

Median Family Income >= 120%

0002.04\* 0007.00\* 0010.05\* 0017.07\* 0017.17\* 0028.08\* 0028.11\* 0028.14\* 0028.24\* 0028.28\* 0028.37\*  
 0028.38\* 0028.41\* 0028.49\* 0028.52\* 0029.01\* 0029.38\* 0029.39\* 0029.47\* 0029.57\* 0029.61\* 0029.75\*  
 0029.77\* 0029.78\* 0029.79\* 0032.04\* 0032.08\* 0032.15\* 0032.18\* 0032.23\* 0032.26\* 0032.27\* 0032.29\*  
 0032.33\* 0032.35\* 0032.36\* 0032.37\* 0032.40\* 0032.42\* 0032.43\* 0032.44\* 0032.47\* 0032.49\* 0032.50\*  
 0032.51\* 0032.52\* 0032.61\* 0032.64\* 0032.65\* 0032.67\* 0032.68\* 0033.05\* 0033.08\* 0033.09\* 0033.11\*  
 0033.12\* 0033.14\* 0033.15\* 0033.16\* 0033.19\* 0033.21\* 0033.22\* 0033.23\* 0034.14\* 0036.19\* 0036.20\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

0036.26\* 0036.36\* 0036.53\* 0036.58\* 0036.59\* 0036.60\* 0036.62\* 0051.07\* 0051.10\* 0051.12\* 0051.15\*  
 0053.12\* 0053.13\* 0053.14\* 0053.17\* 0053.18\* 0053.19\* 0053.21\* 0053.22\* 0053.33\* 0053.35\* 0053.37\*  
 0053.41\* 0053.48\* 0053.49\* 0053.50\* 0053.51\* 0053.52\* 0053.53\* 0053.54\* 0053.56\* 0053.58\* 0053.61\*  
 0053.62\* 0053.63\* 0053.64\* 0053.65\* 0053.66\* 0054.33\* 0054.34\* 0054.35\* 0054.37\* 0054.41\* 0055.02\*  
 0056.13\* 0057.11\* 0057.13\* 0057.15\* 0057.16\* 0057.17\* 0057.18\* 0057.19\* 0057.20\* 0057.21\* 0057.22\*  
 0058.03\* 0058.06\* 0058.22\* 0058.24\* 0058.28\* 0058.30\* 0058.31\* 0058.34\* 0058.35\* 0058.37\* 0058.39\*  
 0058.41\* 0058.42\* 0058.43\* 0058.44\* 0058.45\* 0058.46\* 0058.47\* 0058.49\* 0058.50\* 0058.52\* 0058.56\*  
 0058.58\* 0058.65\* 0058.66\* 0058.67\* 0058.68\* 0058.69\* 0058.72\* 0058.73\* 0058.76\* 0058.77\* 0059.03\*  
 0061.04\* 0067.00\* 0069.00\* 0075.00\*

Median Family Income Not Known

0023.03\* 0058.70\* 0078.02\*

ASSESSMENT AREA - 0002

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 30-40%

0023.02\* 0024.02\* 0026.01\* 0027.07\* 0027.08\* 0027.09\* 0033.03\* 0118.01\* 0125.01\* 0157.01\* 0157.06\*  
 0159.01\* 0186.16\* 0202.14\*

Median Family Income 40-50%

0018.01\* 0022.01\* 0023.01\* 0033.04\* 0034.03\* 0035.01\* 0035.02\* 0039.01\* 0039.02\* 0048.00\* 0083.05\*  
 0100.05\* 0100.10\* 0116.01\* 0120.02\* 0123.02\* 0132.03\* 0144.00\* 0157.05\* 0158.01\* 0163.01\* 0163.02\*  
 0200.28\* 0200.36\* 0202.02\* 0202.07\* 0202.13\* 0203.08\* 0207.07\* 0211.02\* 0219.00\* 0220.00\*

Median Family Income 50-60%

0016.00\* 0022.02\* 0024.01\* 0025.01\* 0026.02\* 0027.12\* 0030.04\* 0033.01\* 0033.05\* 0034.04\* 0036.01\*  
 0036.02\* 0036.03\* 0040.00\* 0049.00\* 0050.00\* 0051.01\* 0066.00\* 0079.07\* 0086.00\* 0091.02\* 0094.00\*  
 0101.03\* 0101.06\* 0101.10\* 0101.11\* 0101.12\* 0104.01\* 0104.02\* 0105.02\* 0117.00\* 0118.02\* 0121.02\*  
 0124.01\* 0124.02\* 0125.02\* 0132.05\* 0132.06\* 0139.07\* 0146.01\* 0150.02\* 0154.07\* 0157.04\* 0158.02\*  
 0164.04\* 0165.04\* 0185.09\* 0186.15\* 0187.00\* 0189.03\* 0189.04\* 0195.01\* 0195.02\* 0200.29\* 0200.37\*  
 0202.09\* 0202.10\* 0208.12\* 0210.01\*

Median Family Income 60-70%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0012.01*	0025.02*	0027.05*	0027.10*	0027.11*	0028.03*	0031.01*	0031.11*	0034.01*	0046.00*	0047.00*
0052.01*	0068.01*	0079.08*	0083.59*	0083.63*	0085.10*	0089.01*	0092.01*	0095.10*	0096.03*	0100.09*
0100.12*	0100.13*	0116.02*	0122.00*	0126.00*	0127.00*	0131.02*	0131.03*	0131.04*	0132.04*	0133.03*
0136.07*	0138.02*	0148.03*	0148.06*	0159.02*	0165.02*	0166.17*	0167.05*	0185.12*	0185.19*	0186.13*
0186.18*	0186.22*	0189.05*	0189.06*	0192.10*	0200.17*	0202.06*	0202.11*	0205.00*	0206.01*	0206.02*
0209.03*										
Median Family Income 70-80%										
0010.00*	0012.02*	0027.03*	0029.05*	0031.03*	0031.05*	0032.02*	0032.08*	0032.14*	0041.02*	0045.01*
0065.00*	0083.43*	0083.60*	0088.00*	0093.07*	0095.09*	0095.11*	0100.04*	0101.07*	0102.02*	0103.00*
0119.02*	0120.03*	0128.00*	0130.00*	0133.08*	0135.03*	0135.06*	0139.06*	0139.08*	0139.09*	0140.01*
0143.00*	0150.01*	0166.19*	0168.04*	0168.06*	0170.50*	0181.01*	0182.02*	0183.02*	0184.00*	0185.10*
0185.17*	0185.20*	0192.06*	0194.04*	0195.03*	0201.08*	0201.09*	0208.06*			
Median Family Income 80-90%										
0003.02*	0013.02*	0017.00*	0027.02*	0029.02*	0029.03*	0030.01*	0030.03*	0031.12*	0031.15*	0032.01*
0032.09*	0032.11*	0041.01*	0043.00*	0053.01*	0074.01*	0074.02*	0075.02*	0079.10*	0079.11*	0091.08*
0100.01*	0100.03*	0101.04*	0121.01*	0133.07*	0133.12*	0135.05*	0136.08*	0137.02*	0138.01*	0141.01*
0141.02*	0145.00*	0149.02*	0151.00*	0153.01*	0162.02*	0166.10*	0166.13*	0168.09*	0170.14*	0170.18*
0170.48*	0179.01*	0179.02*	0182.01*	0185.04*	0185.11*	0186.09*	0190.01*	0191.08*	0192.05*	0194.05*
0194.06*	0196.02*	0197.01*	0198.05*	0200.21*	0200.25*	0202.08*	0209.04*	0216.00*		
Median Family Income 90-100%										
0003.01*	0004.00*	0008.00*	0009.01*	0009.02*	0013.01*	0029.04*	0031.07*	0031.08*	0031.13*	0031.14*
0032.04*	0052.02*	0068.02*	0079.12*	0083.52*	0085.07*	0087.01*	0087.02*	0089.02*	0090.00*	0091.07*
0093.01*	0095.07*	0100.11*	0100.18*	0101.09*	0123.03*	0129.00*	0133.01*	0133.06*	0133.24*	0133.25*
0134.18*	0136.01*	0139.03*	0140.02*	0142.00*	0147.02*	0148.05*	0149.01*	0156.01*	0164.03*	0165.03*
0166.16*	0166.18*	0174.05*	0176.06*	0185.16*	0185.21*	0185.23*	0186.21*	0191.09*	0191.11*	0193.04*
0194.03*	0197.02*	0198.10*	0199.02*	0199.03*	0199.04*	0200.41*	0201.05*	0201.06*	0201.07*	0203.11*
0203.12*	0204.04*	0207.08*	0208.05*	0208.13*	0212.02*	0212.05*	0214.01*			
Median Family Income 100-110%										
0002.02*	0007.00*	0011.00*	0021.00*	0032.12*	0044.00*	0051.02*	0073.04*	0076.02*	0078.00*	0083.39*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0083.48*	0083.53*	0083.56*	0083.57*	0083.58*	0083.64*	0085.05*	0085.06*	0091.01*	0093.06*	0096.04*
0098.02*	0102.01*	0105.01*	0123.04*	0133.02*	0134.01*	0134.09*	0134.16*	0134.20*	0134.21*	0136.04*
0146.02*	0147.01*	0154.08*	0155.01*	0155.02*	0160.00*	0161.00*	0166.09*	0166.14*	0166.20*	0167.03*
0167.06*	0168.07*	0168.13*	0170.09*	0170.59*	0178.01*	0185.18*	0186.01*	0186.20*	0188.01*	0188.03*
0190.02*	0191.03*	0191.07*	0193.05*	0196.01*	0198.03*	0199.05*	0200.19*	0200.24*	0200.33*	0203.09*
0203.13*	0204.03*	0209.02*								
Median Family Income 110-120%										
0014.00*	0019.00*	0031.09*	0032.13*	0056.01*	0075.01*	0076.01*	0077.01*	0079.05*	0083.45*	0083.50*
0083.51*	0083.55*	0083.61*	0083.80*	0083.81*	0085.03*	0085.13*	0091.04*	0093.05*	0097.03*	0100.17*
0100.19*	0108.00*	0110.00*	0133.09*	0134.12*	0137.01*	0139.05*	0148.04*	0154.05*	0166.07*	0166.21*
0168.11*	0168.12*	0169.01*	0169.02*	0170.35*	0170.52*	0170.56*	0173.08*	0185.15*	0185.24*	0186.17*
0191.10*	0192.03*	0198.08*	0200.23*	0200.39*	0203.05*	0203.10*	0207.12*	0211.01*	0213.02*	0213.05*
Median Family Income >= 120%										
0001.00*	0002.01*	0005.00*	0006.00*	0015.00*	0020.01*	0020.02*	0028.01*	0028.04*	0032.07*	0042.00*
0053.02*	0054.01*	0054.02*	0054.03*	0056.02*	0058.01*	0058.02*	0059.00*	0060.00*	0061.00*	0069.00*
0070.02*	0071.00	0072.00*	0073.02*	0073.03*	0077.02*	0080.02*	0080.03*	0080.06*	0081.01*	0081.02*
0082.01*	0082.02*	0083.01*	0083.03*	0083.06*	0083.07*	0083.10*	0083.11*	0083.12*	0083.13*	0083.24*
0083.27*	0083.28*	0083.30*	0083.31*	0083.36*	0083.37*	0083.44*	0083.46*	0083.47*	0083.49*	0083.62*
0083.65*	0083.66*	0083.67*	0083.68*	0083.69*	0083.70*	0083.71*	0083.72*	0083.73*	0083.74*	0083.75*
0083.76*	0083.77*	0083.79*	0085.01*	0085.02*	0085.04*	0085.09*	0085.11*	0085.12*	0091.03*	0092.03*
0092.04*	0093.08*	0095.02*	0095.04*	0095.05*	0095.06*	0096.02*	0097.04*	0097.05*	0097.06*	0098.01*
0098.04*	0098.05*	0100.15*	0106.01*	0109.00*	0111.00*	0113.00*	0133.15*	0133.16*	0133.17*	0133.18*
0133.19*	0133.20*	0133.21*	0133.23*	0133.26*	0133.27*	0134.11*	0134.14*	0134.15*	0134.17*	0134.22*
0134.23*	0134.24*	0134.25*	0135.04*	0136.05*	0152.00*	0153.02*	0154.03*	0154.06*	0156.02*	0162.01*
0164.01*	0166.06*	0166.08*	0166.15*	0167.04*	0168.10*	0170.06*	0170.10*	0170.20*	0170.21*	0170.22*
0170.31*	0170.33*	0170.34*	0170.36*	0170.37*	0170.39*	0170.40*	0170.41*	0170.43*	0170.44*	0170.45*
0170.46*	0170.47*	0170.49*	0170.51*	0170.53*	0170.54*	0170.55*	0170.57*	0170.58*	0170.60*	0170.61*
0170.62*	0170.63*	0170.64*	0170.65*	0170.66*	0170.67*	0170.68*	0170.69*	0170.70*	0170.71*	0171.04*
0171.06*	0171.07*	0171.08*	0171.09*	0171.11*	0171.12*	0171.13*	0172.01*	0172.02*	0173.03*	0173.05*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

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0173.06\* 0173.07\* 0174.03\* 0174.06\* 0174.07\* 0174.08\* 0175.01\* 0175.02\* 0176.01\* 0176.03\* 0176.05\*  
 0177.01\* 0177.02\* 0178.08\* 0178.09\* 0178.10\* 0178.11\* 0178.13\* 0180.00\* 0181.02\* 0183.01\* 0185.22\*  
 0185.25\* 0186.08\* 0186.12\* 0186.19\* 0188.04\* 0188.05\* 0191.05\* 0192.08\* 0192.09\* 0193.01\* 0193.03\*  
 0198.04\* 0198.09\* 0198.11\* 0200.15\* 0200.26\* 0200.30\* 0200.31\* 0200.32\* 0200.34\* 0200.35\* 0200.38\*  
 0200.40\* 0200.42\* 0200.43\* 0200.44\* 0201.10\* 0201.11\* 0203.04\* 0204.01\* 0204.05\* 0207.05\* 0207.06\*  
 0207.10\* 0207.11\* 0208.01\* 0208.07\* 0208.10\* 0208.11\* 0210.02\* 0212.04\* 0212.06\* 0213.04\* 0213.06\*  
 0214.02\* 0215.01\* 0215.02\* 0218.00\* 0221.01\* 0221.02\*

Median Family Income Not Known

0018.02\* 0038.00\* 0051.03\* 0055.00\* 0057.00\* 0062.00\* 0063.00\* 0083.78\* 0091.09\* 0099.01\* 0099.02\*  
 0100.16\* 0133.22\* 9901.00\*

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

6019.00

Median Family Income 80-90%

1066.48

MARIN COUNTY (041), CA

MSA: 42034

Middle Income

1101.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1080.00

KING COUNTY (033), WA

MSA: 42644

Median Family Income 80-90%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Axos Bank

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Respondent ID: 0000716456

Agency: OCC - 1

0006.02

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	6	6	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,272	1,272	0	0.00%
Total	1,280	1,280	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.