



Axos Bank

# Community Reinvestment Act Public File

Updated as of September 2025

## TABLE OF CONTENTS

|                                          |   |
|------------------------------------------|---|
| WRITTEN COMMENTS.....                    | 1 |
| CRA PERFORMANCE EVALUATION.....          | 2 |
| MAPS OF ASSESSMENT AREAS .....           | 3 |
| LIST OF BRANCHES OPENED AND CLOSED ..... | 4 |
| LIST OF SERVICES .....                   | 5 |
| CONSUMER LOANS .....                     | 6 |

# 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.

**Table of Contents**

Overall CRA Rating..... 3

Description of Institution ..... 5

Scope of the Evaluation ..... 5

Discriminatory or Other Illegal Credit Practices Review ..... 6

State Rating..... 7

    State of California ..... 7

    State of Nevada..... 16

    State of Ohio ..... 24

Appendix A: Scope of Examination ..... A-1

Appendix B: Summary of State Ratings..... B-1

Appendix C: Definitions and Common Abbreviations..... C-1

Appendix D: Tables of Performance Data..... D-1

## 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<br>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 \(occ.gov\)](#)

**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.

| Lending Inside and Outside of the Assessment Area |                 |      |         |      |         |                                  |      |           |      |                 |
|---------------------------------------------------|-----------------|------|---------|------|---------|----------------------------------|------|-----------|------|-----------------|
| Loan Category                                     | Number of Loans |      |         |      | Total # | Dollar Amount of Loans \$(000's) |      |           |      | Total \$(000's) |
|                                                   | Inside          |      | Outside |      |         | Inside                           |      | Outside   |      |                 |
|                                                   | #               | %    | #       | %    |         | \$                               | %    | \$        | %    |                 |
| 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         |
| Total                                             | 2,165           | 10.4 | 18,572  | 89.6 | 20,737  | 915,067                          | 10.9 | 7,448,380 | 89.1 | 8,363,447       |

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<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% 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%         |
| Source: 2015 ACS and 2020 D&B Data<br>Due to rounding, totals may not equal 100.0%<br>(*) The NA category consists of geographies that have not been assigned an income classification. |           |               |                              |                  |                 |               |

## 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 thoroughway 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<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% 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%         |
| Source: 2015 ACS and 2020 D&B Data<br>Due to rounding, totals may not equal 100.0%<br>(* ) The NA category consists of geographies that have not been assigned an income classification. |           |               |                              |                  |                 |               |

## 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* Loans | % 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<br>% of #                | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% 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%         |
| Source: 2015 ACS and 2020 D&B Data<br>Due to rounding, totals may not equal 100.0%<br>(* ) The NA category consists of geographies that have not been assigned an income classification. |           |                              |                    |                  |                 |               |

## 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* Loans | %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<br>(+ 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

---

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

| Axos Bank Ratings |                      |                        |                     |                           |
|-------------------|----------------------|------------------------|---------------------|---------------------------|
| Overall Bank:     | Lending Test Rating* | Investment Test Rating | Service Test Rating | Overall Bank/State Rating |
| Axos Bank         | Low Satisfactory     | High Satisfactory      | Low Satisfactory    | Satisfactory              |
| State:            |                      |                        |                     |                           |
| 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

---

## 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                         |              |            |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|
|                                                                                                                                | Total Home Mortgage Loans |                |              |                | Low-Income Tracts                 |              |            | Moderate-Income Tracts            |              |             | Middle-Income Tracts              |              |             | Upper-Income Tracts               |              |             | Not Available-Income Tracts       |              |            |
| Assessment Area:                                                                                                               | #                         | \$             | % 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,<br>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                      |              |             |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|
|                                                                                                                                | Total Home Mortgage Loans |                |              |                | Low-Income Borrowers |              |            | Moderate-Income Borrowers |              |            | Middle-Income Borrowers |              |             | Upper-Income Borrowers |              |             | Not Available-Income Borrowers |              |             |
| Assessment Area:                                                                                                               | #                         | \$             | % 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,<br>Due to rounding, totals may not equal 100.0% |                           |                |              |                |                      |              |            |                           |              |            |                         |              |             |                        |              |             |                                |              |             |

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography                          |                                 |               |              |                |                   |              |            |                        |              |             |                      |              |             |                     |              |             | 2019-2021                   |              |            |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|--------------|----------------|-------------------|--------------|------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|
|                                                                                                                                 | Total Loans to Small Businesses |               |              |                | Low-Income Tracts |              |            | Moderate-Income Tracts |              |             | Middle-Income Tracts |              |             | Upper-Income Tracts |              |             | Not Available-Income Tracts |              |            |
| Assessment Area:                                                                                                                | #                               | \$            | % 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% |                                 |               |              |                |                   |              |            |                        |              |             |                      |              |             |                     |              |             |                             |              |            |

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues                                        |                                 |        |            |                |                                 |              |           |                                |              | 2019-2021                              |              |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|----------------------------------------|--------------|
|                                                                                                                                    | Total Loans to Small Businesses |        |            |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |
| Assessment Area:                                                                                                                   | #                               | \$     | % 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         |
| Total                                                                                                                              | 238                             | 29,603 | 100.0      | 118,477        | 89.1                            | 22.3         | 46.4      | 4.2                            | 13.9         | 6.7                                    | 63.9         |
| Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,<br>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                         |              |            |
|--------------------------------------------------------------------------------------------------|---------------------------|----------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|
|                                                                                                  | Total Home Mortgage Loans |                |              |                | Low-Income Tracts                 |              |            | Moderate-Income Tracts            |              |             | Middle-Income Tracts              |              |             | Upper-Income Tracts               |              |             | Not Available-Income Tracts       |              |            |
| Assessment Area:                                                                                 | #                         | \$             | % 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                      |              |             |
|-------------------------------------------------------------------------------------------------|---------------------------|----------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|
|                                                                                                 | Total Home Mortgage Loans |                |              |                | Low-Income Borrowers |              |            | Moderate-Income Borrowers |              |             | Middle-Income Borrowers |              |             | Upper-Income Borrowers |              |             | Not Available-Income Borrowers |              |             |
| Assessment Area:                                                                                | #                         | \$             | % 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%



| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography                          |                                 |               |              |                |                   |              |            |                        |              |             |                      |              |             |                     |              |             | 2019-2021                   |              |            |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------|--------------|----------------|-------------------|--------------|------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|
|                                                                                                                                 | Total Loans to Small Businesses |               |              |                | Low-Income Tracts |              |            | Moderate-Income Tracts |              |             | Middle-Income Tracts |              |             | Upper-Income Tracts |              |             | Not Available-Income Tracts |              |            |
| Assessment Area:                                                                                                                | #                               | \$            | % 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% |                                 |               |              |                |                   |              |            |                        |              |             |                      |              |             |                     |              |             |                             |              |            |

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues                                        |                                 |        |            |                |                                 |              |           |                                |              | 2019-2021                              |              |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|--------|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|----------------------------------------|--------------|
|                                                                                                                                    | Total Loans to Small Businesses |        |            |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |
| Assessment Area:                                                                                                                   | #                               | \$     | % 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         |
| Total                                                                                                                              | 213                             | 13,929 | 100.0      | 73,338         | 86.7                            | 55.9         | 43.6      | 4.4                            | 22.1         | 8.9                                    | 22.1         |
| Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data,<br>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                         |              |            |
|--------------------------------------------------------------------------------------------------|---------------------------|---------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|
|                                                                                                  | Total Home Mortgage Loans |               |              |                | Low-Income Tracts                 |              |            | Moderate-Income Tracts            |              |             | Middle-Income Tracts              |              |             | Upper-Income Tracts               |              |             | Not Available-Income Tracts       |              |            |
| Assessment Area:                                                                                 | #                         | \$            | % 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                      |              |             |
|-------------------------------------------------------------------------------------------------|---------------------------|---------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|
|                                                                                                 | Total Home Mortgage Loans |               |              |                | Low-Income Borrowers |              |            | Moderate-Income Borrowers |              |             | Middle-Income Borrowers |              |             | Upper-Income Borrowers |              |             | Not Available-Income Borrowers |              |             |
| Assessment Area:                                                                                | #                         | \$            | % 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%

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography                          |                                 |            |              |                |                   |              |             |                        |              |             |                      |              |             |                     |              |             | 2019-2021                   |              |            |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------|--------------|----------------|-------------------|--------------|-------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|
|                                                                                                                                 | Total Loans to Small Businesses |            |              |                | Low-Income Tracts |              |             | Moderate-Income Tracts |              |             | Middle-Income Tracts |              |             | Upper-Income Tracts |              |             | Not Available-Income Tracts |              |            |
| Assessment Area:                                                                                                                | #                               | \$         | % 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,<br>Due to rounding, totals may not equal 100.0% |                                 |            |              |                |                   |              |             |                        |              |             |                      |              |             |                     |              |             |                             |              |            |

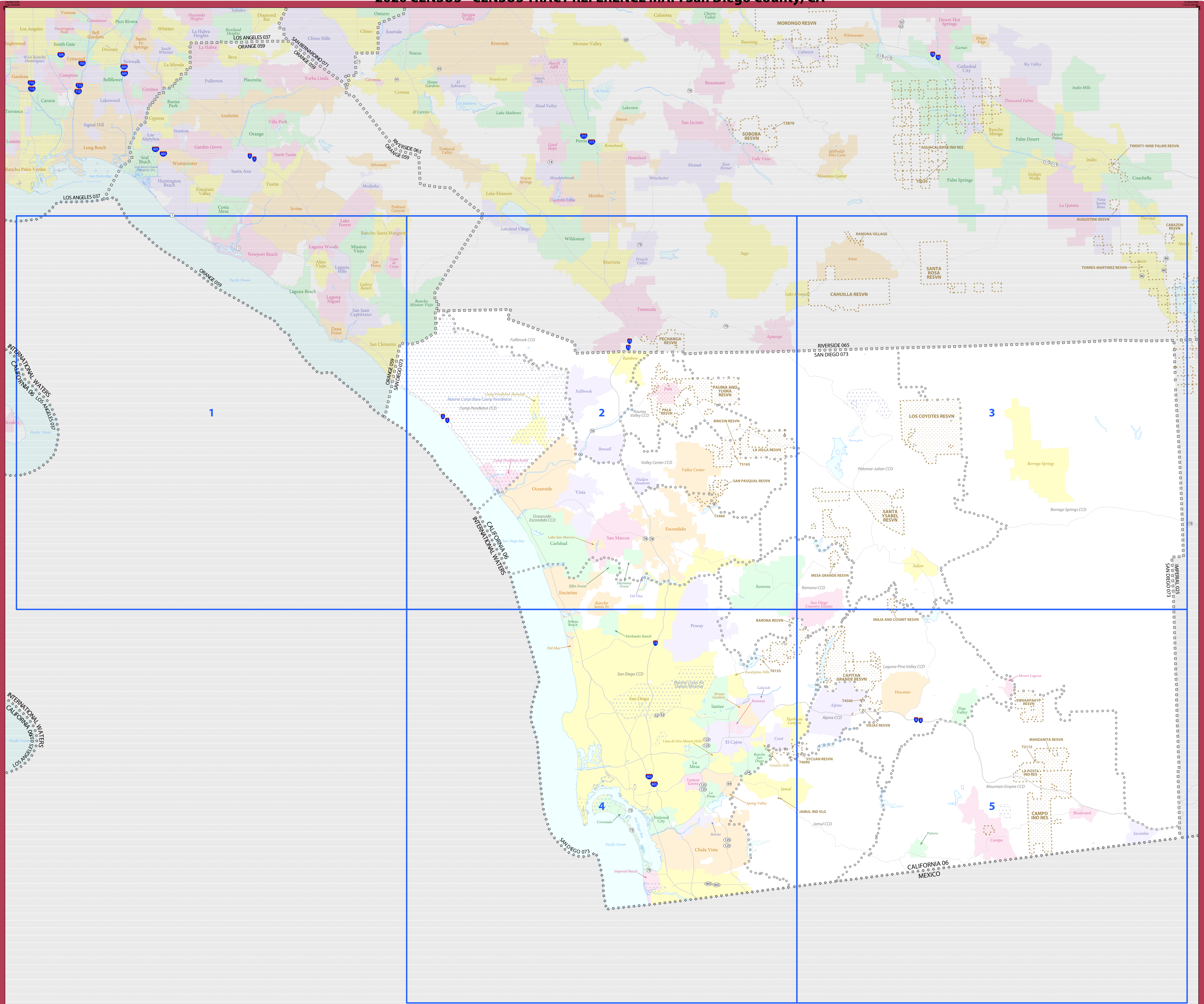
| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues                                     |                                 |     |            |                |                                 |              |           |                                |              | 2019-2021                              |              |
|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-----|------------|----------------|---------------------------------|--------------|-----------|--------------------------------|--------------|----------------------------------------|--------------|
|                                                                                                                                 | Total Loans to Small Businesses |     |            |                | Businesses with Revenues <= 1MM |              |           | Businesses with Revenues > 1MM |              | Businesses with Revenues Not Available |              |
| Assessment Area:                                                                                                                | #                               | \$  | % 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         |
| Total                                                                                                                           | 5                               | 669 | 100.0      | 31,768         | 83.6                            | 20.0         | 43.7      | 5.4                            | 0.0          | 11.0                                   | 80.0         |
| Source: 2020 D&B Data; 01/01/2019 – 9/30/21 Bank Data; 2021 CRA Aggregate Data,<br>Due to rounding, totals may not equal 100.0% |                                 |     |            |                |                                 |              |           |                                |              |                                        |              |

# Maps of Assessment Areas

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



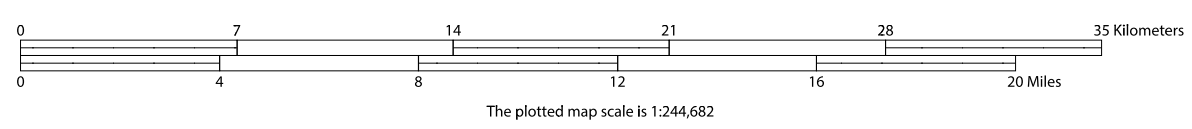
2020 CENSUS - CENSUS TRACT REFERENCE MAP: San Diego County, CA



| SYMBOL DESCRIPTION                                                                   |  | SYMBOL     | SYMBOL DESCRIPTION |  | SYMBOL | SYMBOL DESCRIPTION                                      |  | SYMBOL |
|--------------------------------------------------------------------------------------|--|------------|--------------------|--|--------|---------------------------------------------------------|--|--------|
| International                                                                        |  | ☆☆☆☆☆      | CANADA             |  |        | Davis 18100                                             |  |        |
| Federal American Indian Reservation                                                  |  | ■■■■■■■■■■ | L'ANSE RESVN 1880  |  |        | Census Designated Place (CDP) <sup>2</sup>              |  |        |
| Off-Reservation Trust Land                                                           |  | ■■■■■■■■■■ | TI880              |  |        | Census Tract <sup>3</sup>                               |  |        |
| State American Indian Reservation                                                    |  | ■■■■■■■■■■ | Tama Resvn 9400    |  |        | DESCRIPTION                                             |  | SYMBOL |
| Alaska Native Regional Corporation                                                   |  | ▼▼▼▼▼      | NANA ANRC 52120    |  |        | Water Body                                              |  |        |
| State (or statistically equivalent entity)                                           |  |            | NEW YORK 36        |  |        | College or University                                   |  |        |
| County (or statistically equivalent entity)                                          |  |            | ERIE 029           |  |        | Military                                                |  |        |
| Minor Civil Division (MCD) <sup>1</sup>                                              |  | ooooo      | Bristol town 07485 |  |        | Prison or Juvenile Detention Center                     |  |        |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) |  | ooooo      | Hanna CCD 91650    |  |        | National or State Park, Forest, or Recreation Area      |  |        |
| Consolidated City                                                                    |  | ooooo      | MILLFORD 47500     |  |        | Outside Subject Area                                    |  |        |
|                                                                                      |  |            |                    |  |        | DESCRIPTION                                             |  | SYMBOL |
|                                                                                      |  |            |                    |  |        | Interstate or U.S. Highway                              |  |        |
|                                                                                      |  |            |                    |  |        | State Highway or State Road                             |  |        |
|                                                                                      |  |            |                    |  |        | Other Road                                              |  |        |
|                                                                                      |  |            |                    |  |        | 4WD Trail, Railway, Alley, Walkway, or Ferry            |  |        |
|                                                                                      |  |            |                    |  |        | Nonservice Boundary or Feature Not Elsewhere Classified |  |        |
|                                                                                      |  |            |                    |  |        | Inset Area                                              |  |        |

OFF-RESERVATION TRUST LAND NAMES

10020 Agua Caliente  
T0155 Barona  
T2115 Manzanita  
T2360 Morongo  
T3165 Rincon  
T3400 San Pasqual  
T3870 Soboba  
T4000 Sycuan  
T4375 Twenty-Nine Palms  
T4500 Viejas



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 34 06 27  
2nd Standard Parallel: 40 25 20  
Central Meridian: -119 18 20  
Latitude of Projection Origin: 32 31 43  
False Easting: 0  
False Northing: 0

Total Sheets: 6 (Index 1; Parent 5; Inset 0)

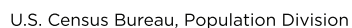
NAME: San Diego County (073)  
ENTITY TYPE: County or statistically equivalent entity  
ST: California (06)

2020 CENSUS TRACT REF MAP (INDEX)  
Sheet ID: 249606073000

United States  
Census  
2020



## Formatted for tabloid printing (11x17)



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 41740 - SAN DIEGO-CHULA VISTA-CARLSBAD, CA

State: CALIFORNIA

County: 073 - SAN DIEGO COUNTY

All Tracts: 737



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0001.00    | 4 - Upper          | 219.13                       | No                              | \$130,800                                              | \$209,545                       | 2908             | 618                 | 21.25            | 1032                 | 1220                  |
| CA         | SAN DIEGO COUNTY | 0002.01    | 4 - Upper          | 170.21                       | No                              | \$130,800                                              | \$162,768                       | 2001             | 501                 | 25.04            | 628                  | 751                   |
| CA         | SAN DIEGO COUNTY | 0002.02    | 3 - Middle         | 103.57                       | No                              | \$130,800                                              | \$99,046                        | 4441             | 1378                | 31.03            | 914                  | 1541                  |
| CA         | SAN DIEGO COUNTY | 0003.01    | 3 - Middle         | 98.97                        | No                              | \$130,800                                              | \$94,643                        | 2155             | 682                 | 31.65            | 229                  | 581                   |
| CA         | SAN DIEGO COUNTY | 0003.02    | 3 - Middle         | 88.76                        | No                              | \$130,800                                              | \$84,875                        | 2811             | 958                 | 34.08            | 467                  | 593                   |
| CA         | SAN DIEGO COUNTY | 0004.00    | 3 - Middle         | 93.49                        | No                              | \$130,800                                              | \$89,403                        | 3794             | 1573                | 41.46            | 340                  | 647                   |
| CA         | SAN DIEGO COUNTY | 0005.00    | 4 - Upper          | 146.73                       | No                              | \$130,800                                              | \$140,313                       | 3012             | 1080                | 35.86            | 569                  | 924                   |
| CA         | SAN DIEGO COUNTY | 0006.00    | 4 - Upper          | 129.93                       | No                              | \$130,800                                              | \$124,250                       | 3182             | 1203                | 37.81            | 431                  | 819                   |
| CA         | SAN DIEGO COUNTY | 0007.00    | 3 - Middle         | 107.32                       | No                              | \$130,800                                              | \$102,625                       | 4072             | 1432                | 35.17            | 663                  | 1021                  |
| CA         | SAN DIEGO COUNTY | 0008.00    | 3 - Middle         | 99.22                        | No                              | \$130,800                                              | \$94,883                        | 4890             | 2229                | 45.58            | 924                  | 1388                  |
| CA         | SAN DIEGO COUNTY | 0009.01    | 3 - Middle         | 91.63                        | No                              | \$130,800                                              | \$87,625                        | 3184             | 1678                | 52.70            | 283                  | 302                   |
| CA         | SAN DIEGO COUNTY | 0009.02    | 3 - Middle         | 95.85                        | No                              | \$130,800                                              | \$91,655                        | 2479             | 1162                | 46.87            | 139                  | 281                   |
| CA         | SAN DIEGO COUNTY | 0010.00    | 2 - Moderate       | 75.65                        | No                              | \$130,800                                              | \$72,339                        | 4690             | 2101                | 44.80            | 579                  | 1143                  |
| CA         | SAN DIEGO COUNTY | 0011.00    | 3 - Middle         | 100.70                       | No                              | \$130,800                                              | \$96,295                        | 3000             | 1339                | 44.63            | 392                  | 871                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0012.01    | 2 - Moderate       | 66.21                        | No                              | \$130,800                                              | \$63,318                        | 2235             | 1261                | 56.42            | 50                   | 665                   |
| CA         | SAN DIEGO COUNTY | 0012.02    | 2 - Moderate       | 71.38                        | No                              | \$130,800                                              | \$68,259                        | 3216             | 1725                | 53.64            | 496                  | 472                   |
| CA         | SAN DIEGO COUNTY | 0013.01    | 3 - Middle         | 95.62                        | No                              | \$130,800                                              | \$91,439                        | 2696             | 1349                | 50.04            | 358                  | 354                   |
| CA         | SAN DIEGO COUNTY | 0013.02    | 3 - Middle         | 82.87                        | No                              | \$130,800                                              | \$79,250                        | 3331             | 1710                | 51.34            | 158                  | 670                   |
| CA         | SAN DIEGO COUNTY | 0014.00    | 3 - Middle         | 112.36                       | No                              | \$130,800                                              | \$107,448                       | 3205             | 1166                | 36.38            | 506                  | 1118                  |
| CA         | SAN DIEGO COUNTY | 0015.00    | 4 - Upper          | 130.96                       | No                              | \$130,800                                              | \$125,231                       | 3827             | 1630                | 42.59            | 717                  | 1356                  |
| CA         | SAN DIEGO COUNTY | 0016.00    | 2 - Moderate       | 56.51                        | No                              | \$130,800                                              | \$54,037                        | 5244             | 3677                | 70.12            | 256                  | 973                   |
| CA         | SAN DIEGO COUNTY | 0017.00    | 3 - Middle         | 80.82                        | No                              | \$130,800                                              | \$77,292                        | 4521             | 2526                | 55.87            | 625                  | 1126                  |
| CA         | SAN DIEGO COUNTY | 0018.01    | 1 - Low            | 48.28                        | No                              | \$130,800                                              | \$46,167                        | 2003             | 1211                | 60.46            | 156                  | 251                   |
| CA         | SAN DIEGO COUNTY | 0018.02    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 3061             | 1704                | 55.67            | 178                  | 478                   |
| CA         | SAN DIEGO COUNTY | 0019.00    | 3 - Middle         | 115.76                       | No                              | \$130,800                                              | \$110,694                       | 3036             | 1008                | 33.20            | 972                  | 1461                  |
| CA         | SAN DIEGO COUNTY | 0020.01    | 4 - Upper          | 201.44                       | No                              | \$130,800                                              | \$192,625                       | 3459             | 790                 | 22.84            | 1190                 | 1508                  |
| CA         | SAN DIEGO COUNTY | 0020.02    | 4 - Upper          | 147.71                       | No                              | \$130,800                                              | \$141,250                       | 2671             | 969                 | 36.28            | 729                  | 1055                  |
| CA         | SAN DIEGO COUNTY | 0021.00    | 3 - Middle         | 103.10                       | No                              | \$130,800                                              | \$98,594                        | 5235             | 3083                | 58.89            | 662                  | 1413                  |
| CA         | SAN DIEGO COUNTY | 0022.01    | 1 - Low            | 42.20                        | No                              | \$130,800                                              | \$40,362                        | 3593             | 3151                | 87.70            | 412                  | 741                   |
| CA         | SAN DIEGO COUNTY | 0022.02    | 2 - Moderate       | 52.60                        | No                              | \$130,800                                              | \$50,298                        | 4928             | 4503                | 91.38            | 202                  | 667                   |
| CA         | SAN DIEGO COUNTY | 0023.01    | 1 - Low            | 48.98                        | No                              | \$130,800                                              | \$46,842                        | 2976             | 2454                | 82.46            | 184                  | 412                   |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0023.02    | 1 - Low            | 37.12                        | No                              | \$130,800                                              | \$35,500                        | 6215             | 5771                | 92.86            | 447                  | 813                   |
| CA         | SAN DIEGO COUNTY | 0024.01    | 2 - Moderate       | 56.62                        | No                              | \$130,800                                              | \$54,145                        | 4061             | 3085                | 75.97            | 338                  | 916                   |
| CA         | SAN DIEGO COUNTY | 0024.02    | 1 - Low            | 37.65                        | No                              | \$130,800                                              | \$36,007                        | 4735             | 4404                | 93.01            | 98                   | 695                   |
| CA         | SAN DIEGO COUNTY | 0025.01    | 2 - Moderate       | 53.35                        | No                              | \$130,800                                              | \$51,023                        | 5172             | 4519                | 87.37            | 512                  | 1316                  |
| CA         | SAN DIEGO COUNTY | 0025.02    | 2 - Moderate       | 67.73                        | No                              | \$130,800                                              | \$64,766                        | 5929             | 4495                | 75.81            | 1180                 | 2031                  |
| CA         | SAN DIEGO COUNTY | 0026.01    | 1 - Low            | 37.64                        | No                              | \$130,800                                              | \$36,000                        | 5326             | 4821                | 90.52            | 423                  | 1446                  |
| CA         | SAN DIEGO COUNTY | 0026.02    | 2 - Moderate       | 51.37                        | No                              | \$130,800                                              | \$49,127                        | 4117             | 3674                | 89.24            | 199                  | 1136                  |
| CA         | SAN DIEGO COUNTY | 0027.02    | 3 - Middle         | 81.37                        | No                              | \$130,800                                              | \$77,813                        | 5695             | 4040                | 70.94            | 702                  | 978                   |
| CA         | SAN DIEGO COUNTY | 0027.03    | 2 - Moderate       | 76.30                        | No                              | \$130,800                                              | \$72,961                        | 7181             | 5689                | 79.22            | 1197                 | 1511                  |
| CA         | SAN DIEGO COUNTY | 0027.05    | 2 - Moderate       | 61.38                        | No                              | \$130,800                                              | \$58,698                        | 4373             | 3750                | 85.75            | 994                  | 1311                  |
| CA         | SAN DIEGO COUNTY | 0027.07    | 1 - Low            | 39.38                        | No                              | \$130,800                                              | \$37,661                        | 4687             | 4340                | 92.60            | 77                   | 835                   |
| CA         | SAN DIEGO COUNTY | 0027.08    | 1 - Low            | 37.61                        | No                              | \$130,800                                              | \$35,972                        | 5570             | 5038                | 90.45            | 150                  | 439                   |
| CA         | SAN DIEGO COUNTY | 0027.09    | 1 - Low            | 36.09                        | No                              | \$130,800                                              | \$34,517                        | 3487             | 3084                | 88.44            | 263                  | 644                   |
| CA         | SAN DIEGO COUNTY | 0027.10    | 2 - Moderate       | 62.50                        | No                              | \$130,800                                              | \$59,773                        | 3943             | 3629                | 92.04            | 375                  | 721                   |
| CA         | SAN DIEGO COUNTY | 0027.11    | 2 - Moderate       | 63.85                        | No                              | \$130,800                                              | \$61,058                        | 3170             | 2557                | 80.66            | 315                  | 1018                  |
| CA         | SAN DIEGO COUNTY | 0027.12    | 2 - Moderate       | 59.23                        | No                              | \$130,800                                              | \$56,643                        | 4952             | 4254                | 85.90            | 856                  | 1183                  |
| CA         | SAN DIEGO COUNTY | 0028.01    | 4 - Upper          | 127.12                       | No                              | \$130,800                                              | \$121,563                       | 5347             | 2461                | 46.03            | 280                  | 404                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0028.03    | 2 - Moderate       | 60.06                        | No                              | \$130,800                                              | \$57,434                        | 5495             | 3332                | 60.64            | 651                  | 1370                  |
| CA         | SAN DIEGO COUNTY | 0028.04    | 4 - Upper          | 123.68                       | No                              | \$130,800                                              | \$118,276                       | 4864             | 2066                | 42.48            | 886                  | 1536                  |
| CA         | SAN DIEGO COUNTY | 0029.02    | 3 - Middle         | 89.73                        | No                              | \$130,800                                              | \$85,806                        | 6540             | 3479                | 53.20            | 1070                 | 1532                  |
| CA         | SAN DIEGO COUNTY | 0029.03    | 3 - Middle         | 82.77                        | No                              | \$130,800                                              | \$79,154                        | 3826             | 2506                | 65.50            | 982                  | 1325                  |
| CA         | SAN DIEGO COUNTY | 0029.04    | 3 - Middle         | 92.88                        | No                              | \$130,800                                              | \$88,824                        | 8957             | 4652                | 51.94            | 492                  | 1148                  |
| CA         | SAN DIEGO COUNTY | 0029.05    | 2 - Moderate       | 75.84                        | No                              | \$130,800                                              | \$72,528                        | 4335             | 2715                | 62.63            | 721                  | 1309                  |
| CA         | SAN DIEGO COUNTY | 0030.01    | 3 - Middle         | 86.41                        | No                              | \$130,800                                              | \$82,629                        | 4567             | 4045                | 88.57            | 887                  | 1290                  |
| CA         | SAN DIEGO COUNTY | 0030.03    | 3 - Middle         | 80.99                        | No                              | \$130,800                                              | \$77,452                        | 5233             | 4110                | 78.54            | 1257                 | 1523                  |
| CA         | SAN DIEGO COUNTY | 0030.04    | 2 - Moderate       | 52.74                        | No                              | \$130,800                                              | \$50,438                        | 4974             | 4572                | 91.92            | 735                  | 1327                  |
| CA         | SAN DIEGO COUNTY | 0031.01    | 2 - Moderate       | 62.55                        | No                              | \$130,800                                              | \$59,814                        | 3919             | 3660                | 93.39            | 929                  | 1179                  |
| CA         | SAN DIEGO COUNTY | 0031.03    | 2 - Moderate       | 75.30                        | No                              | \$130,800                                              | \$72,012                        | 6242             | 5779                | 92.58            | 1384                 | 1774                  |
| CA         | SAN DIEGO COUNTY | 0031.05    | 2 - Moderate       | 78.59                        | No                              | \$130,800                                              | \$75,158                        | 4261             | 3835                | 90.00            | 1107                 | 1393                  |
| CA         | SAN DIEGO COUNTY | 0031.07    | 3 - Middle         | 93.02                        | No                              | \$130,800                                              | \$88,958                        | 5870             | 5099                | 86.87            | 1202                 | 1523                  |
| CA         | SAN DIEGO COUNTY | 0031.08    | 3 - Middle         | 98.04                        | No                              | \$130,800                                              | \$93,750                        | 3454             | 2809                | 81.33            | 791                  | 975                   |
| CA         | SAN DIEGO COUNTY | 0031.09    | 3 - Middle         | 115.90                       | No                              | \$130,800                                              | \$110,833                       | 3037             | 2868                | 94.44            | 702                  | 917                   |
| CA         | SAN DIEGO COUNTY | 0031.11    | 2 - Moderate       | 68.60                        | No                              | \$130,800                                              | \$65,600                        | 6139             | 5889                | 95.93            | 771                  | 1472                  |
| CA         | SAN DIEGO COUNTY | 0031.12    | 3 - Middle         | 84.76                        | No                              | \$130,800                                              | \$81,058                        | 4754             | 4424                | 93.06            | 948                  | 1071                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0031.13    | 3 - Middle         | 99.11                        | No                              | \$130,800                                              | \$94,773                        | 5045             | 4739                | 93.93            | 873                  | 1232                  |
| CA         | SAN DIEGO COUNTY | 0031.14    | 3 - Middle         | 97.43                        | No                              | \$130,800                                              | \$93,166                        | 3133             | 2978                | 95.05            | 717                  | 922                   |
| CA         | SAN DIEGO COUNTY | 0031.15    | 3 - Middle         | 86.46                        | No                              | \$130,800                                              | \$82,683                        | 6554             | 5789                | 88.33            | 1098                 | 1369                  |
| CA         | SAN DIEGO COUNTY | 0032.01    | 3 - Middle         | 81.26                        | No                              | \$130,800                                              | \$77,708                        | 5077             | 4037                | 79.52            | 528                  | 1625                  |
| CA         | SAN DIEGO COUNTY | 0032.02    | 2 - Moderate       | 76.18                        | No                              | \$130,800                                              | \$72,854                        | 4755             | 4163                | 87.55            | 802                  | 1339                  |
| CA         | SAN DIEGO COUNTY | 0032.04    | 3 - Middle         | 96.87                        | No                              | \$130,800                                              | \$92,639                        | 3725             | 2897                | 77.77            | 898                  | 1091                  |
| CA         | SAN DIEGO COUNTY | 0032.07    | 4 - Upper          | 133.33                       | No                              | \$130,800                                              | \$127,500                       | 6024             | 4358                | 72.34            | 1204                 | 1446                  |
| CA         | SAN DIEGO COUNTY | 0032.08    | 2 - Moderate       | 70.94                        | No                              | \$130,800                                              | \$67,835                        | 6944             | 6387                | 91.98            | 960                  | 1580                  |
| CA         | SAN DIEGO COUNTY | 0032.09    | 3 - Middle         | 80.05                        | No                              | \$130,800                                              | \$76,554                        | 5397             | 4952                | 91.75            | 704                  | 958                   |
| CA         | SAN DIEGO COUNTY | 0032.11    | 3 - Middle         | 87.58                        | No                              | \$130,800                                              | \$83,750                        | 3144             | 2708                | 86.13            | 690                  | 884                   |
| CA         | SAN DIEGO COUNTY | 0032.12    | 3 - Middle         | 107.98                       | No                              | \$130,800                                              | \$103,256                       | 4231             | 3723                | 87.99            | 739                  | 1056                  |
| CA         | SAN DIEGO COUNTY | 0032.13    | 3 - Middle         | 117.30                       | No                              | \$130,800                                              | \$112,167                       | 3965             | 3678                | 92.76            | 903                  | 996                   |
| CA         | SAN DIEGO COUNTY | 0032.14    | 2 - Moderate       | 74.20                        | No                              | \$130,800                                              | \$70,956                        | 4764             | 4101                | 86.08            | 1024                 | 1374                  |
| CA         | SAN DIEGO COUNTY | 0033.01    | 2 - Moderate       | 57.75                        | No                              | \$130,800                                              | \$55,231                        | 3394             | 3250                | 95.76            | 330                  | 806                   |
| CA         | SAN DIEGO COUNTY | 0033.03    | 1 - Low            | 37.67                        | No                              | \$130,800                                              | \$36,028                        | 4330             | 4127                | 95.31            | 373                  | 928                   |
| CA         | SAN DIEGO COUNTY | 0033.04    | 1 - Low            | 45.68                        | No                              | \$130,800                                              | \$43,688                        | 3601             | 3413                | 94.78            | 317                  | 704                   |
| CA         | SAN DIEGO COUNTY | 0033.05    | 2 - Moderate       | 53.00                        | No                              | \$130,800                                              | \$50,687                        | 5823             | 5622                | 96.55            | 343                  | 840                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0034.01    | 2 - Moderate       | 68.39                        | No                              | \$130,800                                              | \$65,400                        | 6259             | 5124                | 81.87            | 1243                 | 1669                  |
| CA         | SAN DIEGO COUNTY | 0034.03    | 1 - Low            | 46.82                        | No                              | \$130,800                                              | \$44,773                        | 4054             | 3824                | 94.33            | 478                  | 1090                  |
| CA         | SAN DIEGO COUNTY | 0034.04    | 2 - Moderate       | 53.69                        | No                              | \$130,800                                              | \$51,349                        | 4481             | 4313                | 96.25            | 451                  | 1103                  |
| CA         | SAN DIEGO COUNTY | 0035.01    | 1 - Low            | 40.29                        | No                              | \$130,800                                              | \$38,532                        | 3994             | 3800                | 95.14            | 399                  | 970                   |
| CA         | SAN DIEGO COUNTY | 0035.02    | 1 - Low            | 45.53                        | No                              | \$130,800                                              | \$43,542                        | 4599             | 4399                | 95.65            | 340                  | 1143                  |
| CA         | SAN DIEGO COUNTY | 0036.01    | 2 - Moderate       | 55.89                        | No                              | \$130,800                                              | \$53,447                        | 2951             | 2852                | 96.65            | 254                  | 743                   |
| CA         | SAN DIEGO COUNTY | 0036.02    | 2 - Moderate       | 55.36                        | No                              | \$130,800                                              | \$52,941                        | 3056             | 2943                | 96.30            | 231                  | 713                   |
| CA         | SAN DIEGO COUNTY | 0036.03    | 2 - Moderate       | 54.17                        | No                              | \$130,800                                              | \$51,806                        | 4092             | 3876                | 94.72            | 243                  | 991                   |
| CA         | SAN DIEGO COUNTY | 0038.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 7014             | 4057                | 57.84            | 0                    | 0                     |
| CA         | SAN DIEGO COUNTY | 0039.01    | 1 - Low            | 47.51                        | No                              | \$130,800                                              | \$45,439                        | 3892             | 3727                | 95.76            | 241                  | 897                   |
| CA         | SAN DIEGO COUNTY | 0039.02    | 1 - Low            | 48.01                        | No                              | \$130,800                                              | \$45,917                        | 4673             | 4436                | 94.93            | 345                  | 1324                  |
| CA         | SAN DIEGO COUNTY | 0040.00    | 2 - Moderate       | 52.31                        | No                              | \$130,800                                              | \$50,025                        | 4521             | 4264                | 94.32            | 360                  | 1079                  |
| CA         | SAN DIEGO COUNTY | 0041.01    | 3 - Middle         | 82.74                        | No                              | \$130,800                                              | \$79,120                        | 3986             | 2622                | 65.78            | 601                  | 905                   |
| CA         | SAN DIEGO COUNTY | 0041.02    | 2 - Moderate       | 76.56                        | No                              | \$130,800                                              | \$73,214                        | 1899             | 1369                | 72.09            | 227                  | 569                   |
| CA         | SAN DIEGO COUNTY | 0042.00    | 4 - Upper          | 144.06                       | No                              | \$130,800                                              | \$137,763                       | 5818             | 2249                | 38.66            | 1398                 | 2272                  |
| CA         | SAN DIEGO COUNTY | 0043.00    | 3 - Middle         | 88.44                        | No                              | \$130,800                                              | \$84,574                        | 3660             | 1326                | 36.23            | 736                  | 1577                  |
| CA         | SAN DIEGO COUNTY | 0044.00    | 3 - Middle         | 108.17                       | No                              | \$130,800                                              | \$103,438                       | 3750             | 1484                | 39.57            | 594                  | 1649                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0045.01    | 2 - Moderate       | 70.96                        | No                              | \$130,800                                              | \$67,857                        | 2612             | 1519                | 58.15            | 173                  | 570                   |
| CA         | SAN DIEGO COUNTY | 0046.00    | 2 - Moderate       | 68.63                        | No                              | \$130,800                                              | \$65,635                        | 1912             | 954                 | 49.90            | 153                  | 609                   |
| CA         | SAN DIEGO COUNTY | 0047.00    | 2 - Moderate       | 64.98                        | No                              | \$130,800                                              | \$62,143                        | 1493             | 1113                | 74.55            | 67                   | 580                   |
| CA         | SAN DIEGO COUNTY | 0048.00    | 1 - Low            | 41.11                        | No                              | \$130,800                                              | \$39,318                        | 3384             | 2981                | 88.09            | 467                  | 1317                  |
| CA         | SAN DIEGO COUNTY | 0049.00    | 2 - Moderate       | 52.51                        | No                              | \$130,800                                              | \$50,215                        | 4978             | 4670                | 93.81            | 383                  | 1248                  |
| CA         | SAN DIEGO COUNTY | 0050.00    | 2 - Moderate       | 51.22                        | No                              | \$130,800                                              | \$48,981                        | 2312             | 2094                | 90.57            | 129                  | 532                   |
| CA         | SAN DIEGO COUNTY | 0051.01    | 2 - Moderate       | 53.88                        | No                              | \$130,800                                              | \$51,529                        | 3199             | 1881                | 58.80            | 54                   | 0                     |
| CA         | SAN DIEGO COUNTY | 0051.02    | 3 - Middle         | 108.67                       | No                              | \$130,800                                              | \$103,923                       | 4428             | 1869                | 42.21            | 529                  | 110                   |
| CA         | SAN DIEGO COUNTY | 0051.03    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 4242             | 2640                | 62.23            | 38                   | 240                   |
| CA         | SAN DIEGO COUNTY | 0052.01    | 2 - Moderate       | 61.04                        | No                              | \$130,800                                              | \$58,375                        | 3562             | 1834                | 51.49            | 226                  | 12                    |
| CA         | SAN DIEGO COUNTY | 0052.02    | 3 - Middle         | 96.89                        | No                              | \$130,800                                              | \$92,656                        | 4270             | 2174                | 50.91            | 281                  | 144                   |
| CA         | SAN DIEGO COUNTY | 0053.01    | 3 - Middle         | 87.58                        | No                              | \$130,800                                              | \$83,750                        | 2975             | 1409                | 47.36            | 215                  | 132                   |
| CA         | SAN DIEGO COUNTY | 0053.02    | 4 - Upper          | 174.36                       | No                              | \$130,800                                              | \$166,736                       | 4328             | 2221                | 51.32            | 319                  | 15                    |
| CA         | SAN DIEGO COUNTY | 0054.01    | 4 - Upper          | 165.21                       | No                              | \$130,800                                              | \$157,984                       | 1723             | 586                 | 34.01            | 768                  | 0                     |
| CA         | SAN DIEGO COUNTY | 0054.02    | 4 - Upper          | 127.27                       | No                              | \$130,800                                              | \$121,708                       | 4126             | 1324                | 32.09            | 1032                 | 161                   |
| CA         | SAN DIEGO COUNTY | 0054.03    | 4 - Upper          | 154.97                       | No                              | \$130,800                                              | \$148,188                       | 3705             | 1401                | 37.81            | 1082                 | 187                   |
| CA         | SAN DIEGO COUNTY | 0055.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 390              | 203                 | 52.05            | 0                    | 0                     |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0056.01    | 3 - Middle         | 119.11                       | No                              | \$130,800                                              | \$113,906                       | 2728             | 1314                | 48.17            | 357                  | 68                    |
| CA         | SAN DIEGO COUNTY | 0056.02    | 4 - Upper          | 182.44                       | No                              | \$130,800                                              | \$174,464                       | 2365             | 1033                | 43.68            | 604                  | 55                    |
| CA         | SAN DIEGO COUNTY | 0057.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 1416             | 652                 | 46.05            | 81                   | 176                   |
| CA         | SAN DIEGO COUNTY | 0058.01    | 4 - Upper          | 164.51                       | No                              | \$130,800                                              | \$157,313                       | 1959             | 721                 | 36.80            | 140                  | 229                   |
| CA         | SAN DIEGO COUNTY | 0058.02    | 4 - Upper          | 139.21                       | No                              | \$130,800                                              | \$133,125                       | 2535             | 820                 | 32.35            | 366                  | 205                   |
| CA         | SAN DIEGO COUNTY | 0059.00    | 4 - Upper          | 124.66                       | No                              | \$130,800                                              | \$119,205                       | 2959             | 1019                | 34.44            | 391                  | 512                   |
| CA         | SAN DIEGO COUNTY | 0060.00    | 4 - Upper          | 130.08                       | No                              | \$130,800                                              | \$124,395                       | 4381             | 1315                | 30.02            | 1076                 | 970                   |
| CA         | SAN DIEGO COUNTY | 0061.00    | 4 - Upper          | 128.10                       | No                              | \$130,800                                              | \$122,500                       | 2274             | 808                 | 35.53            | 496                  | 927                   |
| CA         | SAN DIEGO COUNTY | 0062.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 109              | 26                  | 23.85            | 0                    | 0                     |
| CA         | SAN DIEGO COUNTY | 0063.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 2183             | 1161                | 53.18            | 0                    | 11                    |
| CA         | SAN DIEGO COUNTY | 0065.00    | 2 - Moderate       | 75.19                        | No                              | \$130,800                                              | \$71,908                        | 3338             | 1570                | 47.03            | 361                  | 393                   |
| CA         | SAN DIEGO COUNTY | 0066.00    | 2 - Moderate       | 54.67                        | No                              | \$130,800                                              | \$52,284                        | 1845             | 1207                | 65.42            | 0                    | 408                   |
| CA         | SAN DIEGO COUNTY | 0068.01    | 2 - Moderate       | 68.68                        | No                              | \$130,800                                              | \$65,682                        | 2739             | 1171                | 42.75            | 447                  | 414                   |
| CA         | SAN DIEGO COUNTY | 0068.02    | 3 - Middle         | 90.04                        | No                              | \$130,800                                              | \$86,103                        | 5704             | 2626                | 46.04            | 502                  | 708                   |
| CA         | SAN DIEGO COUNTY | 0069.00    | 4 - Upper          | 151.83                       | No                              | \$130,800                                              | \$145,190                       | 5427             | 1397                | 25.74            | 1217                 | 1924                  |
| CA         | SAN DIEGO COUNTY | 0070.02    | 4 - Upper          | 203.99                       | No                              | \$130,800                                              | \$195,064                       | 3155             | 604                 | 19.14            | 1113                 | 1297                  |
| CA         | SAN DIEGO COUNTY | 0071.00    | 4 - Upper          | 186.83                       | No                              | \$130,800                                              | \$178,655                       | 4646             | 843                 | 18.14            | 1739                 | 1814                  |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0072.00    | 4 - Upper          | 161.07                       | No                              | \$130,800                                              | \$154,028                       | 5589             | 1322                | 23.65            | 1223                 | 1540                  |
| CA         | SAN DIEGO COUNTY | 0073.02    | 4 - Upper          | 174.73                       | No                              | \$130,800                                              | \$167,083                       | 2193             | 379                 | 17.28            | 682                  | 1020                  |
| CA         | SAN DIEGO COUNTY | 0073.03    | 4 - Upper          | 181.89                       | No                              | \$130,800                                              | \$173,933                       | 1744             | 392                 | 22.48            | 228                  | 680                   |
| CA         | SAN DIEGO COUNTY | 0073.04    | 3 - Middle         | 101.52                       | No                              | \$130,800                                              | \$97,083                        | 3303             | 835                 | 25.28            | 502                  | 1054                  |
| CA         | SAN DIEGO COUNTY | 0074.01    | 3 - Middle         | 86.74                        | No                              | \$130,800                                              | \$82,946                        | 3197             | 1088                | 34.03            | 520                  | 637                   |
| CA         | SAN DIEGO COUNTY | 0074.02    | 3 - Middle         | 85.40                        | No                              | \$130,800                                              | \$81,667                        | 3631             | 973                 | 26.80            | 780                  | 1278                  |
| CA         | SAN DIEGO COUNTY | 0075.01    | 3 - Middle         | 118.99                       | No                              | \$130,800                                              | \$113,790                       | 3993             | 1120                | 28.05            | 369                  | 1417                  |
| CA         | SAN DIEGO COUNTY | 0075.02    | 3 - Middle         | 87.77                        | No                              | \$130,800                                              | \$83,929                        | 3150             | 875                 | 27.78            | 370                  | 1255                  |
| CA         | SAN DIEGO COUNTY | 0076.01    | 3 - Middle         | 112.66                       | No                              | \$130,800                                              | \$107,734                       | 2419             | 690                 | 28.52            | 564                  | 1609                  |
| CA         | SAN DIEGO COUNTY | 0076.02    | 3 - Middle         | 101.96                       | No                              | \$130,800                                              | \$97,500                        | 1876             | 409                 | 21.80            | 246                  | 1296                  |
| CA         | SAN DIEGO COUNTY | 0077.01    | 3 - Middle         | 114.10                       | No                              | \$130,800                                              | \$109,107                       | 3682             | 893                 | 24.25            | 706                  | 789                   |
| CA         | SAN DIEGO COUNTY | 0077.02    | 4 - Upper          | 144.70                       | No                              | \$130,800                                              | \$138,375                       | 3837             | 940                 | 24.50            | 395                  | 831                   |
| CA         | SAN DIEGO COUNTY | 0078.00    | 3 - Middle         | 102.81                       | No                              | \$130,800                                              | \$98,318                        | 5764             | 2320                | 40.25            | 334                  | 1504                  |
| CA         | SAN DIEGO COUNTY | 0079.05    | 3 - Middle         | 112.63                       | No                              | \$130,800                                              | \$107,708                       | 2508             | 634                 | 25.28            | 243                  | 980                   |
| CA         | SAN DIEGO COUNTY | 0079.07    | 2 - Moderate       | 51.93                        | No                              | \$130,800                                              | \$49,663                        | 3039             | 858                 | 28.23            | 357                  | 987                   |
| CA         | SAN DIEGO COUNTY | 0079.08    | 2 - Moderate       | 64.45                        | No                              | \$130,800                                              | \$61,635                        | 2874             | 916                 | 31.87            | 174                  | 1044                  |
| CA         | SAN DIEGO COUNTY | 0079.10    | 3 - Middle         | 80.92                        | No                              | \$130,800                                              | \$77,386                        | 2740             | 730                 | 26.64            | 271                  | 770                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0079.11    | 3 - Middle         | 86.45                        | No                              | \$130,800                                              | \$82,670                        | 2571             | 725                 | 28.20            | 573                  | 541                   |
| CA         | SAN DIEGO COUNTY | 0079.12    | 3 - Middle         | 91.34                        | No                              | \$130,800                                              | \$87,350                        | 1932             | 519                 | 26.86            | 94                   | 545                   |
| CA         | SAN DIEGO COUNTY | 0080.02    | 4 - Upper          | 163.99                       | No                              | \$130,800                                              | \$156,818                       | 2598             | 576                 | 22.17            | 788                  | 1001                  |
| CA         | SAN DIEGO COUNTY | 0080.03    | 4 - Upper          | 158.06                       | No                              | \$130,800                                              | \$151,151                       | 3288             | 748                 | 22.75            | 790                  | 1104                  |
| CA         | SAN DIEGO COUNTY | 0080.06    | 4 - Upper          | 135.23                       | No                              | \$130,800                                              | \$129,315                       | 3885             | 836                 | 21.52            | 591                  | 1228                  |
| CA         | SAN DIEGO COUNTY | 0081.01    | 4 - Upper          | 126.32                       | No                              | \$130,800                                              | \$120,792                       | 3859             | 843                 | 21.85            | 703                  | 1668                  |
| CA         | SAN DIEGO COUNTY | 0081.02    | 4 - Upper          | 182.61                       | No                              | \$130,800                                              | \$174,625                       | 3424             | 689                 | 20.12            | 1035                 | 1216                  |
| CA         | SAN DIEGO COUNTY | 0082.01    | 4 - Upper          | 225.49                       | No                              | \$130,800                                              | \$215,625                       | 1845             | 478                 | 25.91            | 428                  | 641                   |
| CA         | SAN DIEGO COUNTY | 0082.02    | 4 - Upper          | 166.13                       | No                              | \$130,800                                              | \$158,859                       | 1524             | 279                 | 18.31            | 302                  | 261                   |
| CA         | SAN DIEGO COUNTY | 0083.01    | 4 - Upper          | 201.54                       | No                              | \$130,800                                              | \$192,727                       | 3371             | 728                 | 21.60            | 1050                 | 1347                  |
| CA         | SAN DIEGO COUNTY | 0083.03    | 4 - Upper          | 214.69                       | No                              | \$130,800                                              | \$205,298                       | 3531             | 940                 | 26.62            | 1198                 | 1433                  |
| CA         | SAN DIEGO COUNTY | 0083.05    | 1 - Low            | 47.49                        | No                              | \$130,800                                              | \$45,417                        | 14126            | 7706                | 54.55            | 32                   | 249                   |
| CA         | SAN DIEGO COUNTY | 0083.06    | 4 - Upper          | 208.89                       | No                              | \$130,800                                              | \$199,750                       | 3163             | 901                 | 28.49            | 957                  | 1071                  |
| CA         | SAN DIEGO COUNTY | 0083.07    | 4 - Upper          | 168.06                       | No                              | \$130,800                                              | \$160,711                       | 3887             | 1280                | 32.93            | 1299                 | 1441                  |
| CA         | SAN DIEGO COUNTY | 0083.10    | 4 - Upper          | 160.57                       | No                              | \$130,800                                              | \$153,542                       | 5731             | 1763                | 30.76            | 1962                 | 2410                  |
| CA         | SAN DIEGO COUNTY | 0083.11    | 4 - Upper          | 211.02                       | No                              | \$130,800                                              | \$201,790                       | 2849             | 665                 | 23.34            | 984                  | 1193                  |
| CA         | SAN DIEGO COUNTY | 0083.12    | 4 - Upper          | 223.87                       | No                              | \$130,800                                              | \$214,079                       | 3787             | 1034                | 27.30            | 1065                 | 1374                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0083.13    | 4 - Upper          | 214.97                       | No                              | \$130,800                                              | \$205,568                       | 2245             | 734                 | 32.69            | 765                  | 836                   |
| CA         | SAN DIEGO COUNTY | 0083.24    | 4 - Upper          | 241.03                       | No                              | \$130,800                                              | \$230,489                       | 6745             | 1626                | 24.11            | 2173                 | 2389                  |
| CA         | SAN DIEGO COUNTY | 0083.27    | 4 - Upper          | 164.02                       | No                              | \$130,800                                              | \$156,843                       | 6247             | 2379                | 38.08            | 1540                 | 2022                  |
| CA         | SAN DIEGO COUNTY | 0083.28    | 4 - Upper          | 261.44                       | No                              | \$130,800                                              | \$250,001                       | 8213             | 4604                | 56.06            | 1950                 | 2338                  |
| CA         | SAN DIEGO COUNTY | 0083.30    | 4 - Upper          | 213.23                       | No                              | \$130,800                                              | \$203,906                       | 5524             | 2537                | 45.93            | 1286                 | 1511                  |
| CA         | SAN DIEGO COUNTY | 0083.31    | 4 - Upper          | 217.78                       | No                              | \$130,800                                              | \$208,250                       | 2568             | 999                 | 38.90            | 790                  | 974                   |
| CA         | SAN DIEGO COUNTY | 0083.36    | 4 - Upper          | 172.67                       | No                              | \$130,800                                              | \$165,114                       | 2191             | 1005                | 45.87            | 632                  | 717                   |
| CA         | SAN DIEGO COUNTY | 0083.37    | 4 - Upper          | 163.91                       | No                              | \$130,800                                              | \$156,741                       | 4358             | 2337                | 53.63            | 1340                 | 1543                  |
| CA         | SAN DIEGO COUNTY | 0083.39    | 3 - Middle         | 103.92                       | No                              | \$130,800                                              | \$99,375                        | 1886             | 1135                | 60.18            | 137                  | 308                   |
| CA         | SAN DIEGO COUNTY | 0083.43    | 2 - Moderate       | 71.17                        | No                              | \$130,800                                              | \$68,063                        | 4322             | 2559                | 59.21            | 400                  | 1171                  |
| CA         | SAN DIEGO COUNTY | 0083.44    | 4 - Upper          | 127.17                       | No                              | \$130,800                                              | \$121,607                       | 3609             | 1288                | 35.69            | 929                  | 1252                  |
| CA         | SAN DIEGO COUNTY | 0083.45    | 3 - Middle         | 116.08                       | No                              | \$130,800                                              | \$111,008                       | 3609             | 1125                | 31.17            | 771                  | 1226                  |
| CA         | SAN DIEGO COUNTY | 0083.46    | 4 - Upper          | 178.60                       | No                              | \$130,800                                              | \$170,789                       | 4831             | 2989                | 61.87            | 1420                 | 1532                  |
| CA         | SAN DIEGO COUNTY | 0083.47    | 4 - Upper          | 138.15                       | No                              | \$130,800                                              | \$132,107                       | 6598             | 4750                | 71.99            | 1703                 | 2070                  |
| CA         | SAN DIEGO COUNTY | 0083.48    | 3 - Middle         | 109.69                       | No                              | \$130,800                                              | \$104,892                       | 5178             | 3942                | 76.13            | 1232                 | 1590                  |
| CA         | SAN DIEGO COUNTY | 0083.49    | 4 - Upper          | 123.92                       | No                              | \$130,800                                              | \$118,500                       | 3526             | 2604                | 73.85            | 784                  | 1048                  |
| CA         | SAN DIEGO COUNTY | 0083.50    | 3 - Middle         | 116.52                       | No                              | \$130,800                                              | \$111,429                       | 6228             | 4821                | 77.41            | 1012                 | 1565                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0083.51    | 3 - Middle         | 117.13                       | No                              | \$130,800                                              | \$112,011                       | 4393             | 3398                | 77.35            | 643                  | 1183                  |
| CA         | SAN DIEGO COUNTY | 0083.52    | 3 - Middle         | 98.64                        | No                              | \$130,800                                              | \$94,330                        | 3544             | 2700                | 76.19            | 508                  | 738                   |
| CA         | SAN DIEGO COUNTY | 0083.53    | 3 - Middle         | 104.07                       | No                              | \$130,800                                              | \$99,524                        | 4941             | 3412                | 69.05            | 1315                 | 1660                  |
| CA         | SAN DIEGO COUNTY | 0083.55    | 3 - Middle         | 113.63                       | No                              | \$130,800                                              | \$108,657                       | 3366             | 2705                | 80.36            | 708                  | 907                   |
| CA         | SAN DIEGO COUNTY | 0083.56    | 3 - Middle         | 104.28                       | No                              | \$130,800                                              | \$99,719                        | 3697             | 2805                | 75.87            | 789                  | 1094                  |
| CA         | SAN DIEGO COUNTY | 0083.57    | 3 - Middle         | 101.50                       | No                              | \$130,800                                              | \$97,063                        | 4500             | 3739                | 83.09            | 821                  | 968                   |
| CA         | SAN DIEGO COUNTY | 0083.58    | 3 - Middle         | 106.98                       | No                              | \$130,800                                              | \$102,306                       | 6856             | 5329                | 77.73            | 1444                 | 2078                  |
| CA         | SAN DIEGO COUNTY | 0083.59    | 2 - Moderate       | 65.71                        | No                              | \$130,800                                              | \$62,841                        | 4121             | 3277                | 79.52            | 315                  | 532                   |
| CA         | SAN DIEGO COUNTY | 0083.60    | 2 - Moderate       | 72.62                        | No                              | \$130,800                                              | \$69,444                        | 6159             | 4867                | 79.02            | 1115                 | 1492                  |
| CA         | SAN DIEGO COUNTY | 0083.61    | 3 - Middle         | 112.42                       | No                              | \$130,800                                              | \$107,500                       | 2616             | 1277                | 48.81            | 613                  | 530                   |
| CA         | SAN DIEGO COUNTY | 0083.62    | 4 - Upper          | 131.20                       | No                              | \$130,800                                              | \$125,465                       | 3334             | 1371                | 41.12            | 804                  | 1081                  |
| CA         | SAN DIEGO COUNTY | 0083.63    | 2 - Moderate       | 65.40                        | No                              | \$130,800                                              | \$62,543                        | 5025             | 3577                | 71.18            | 168                  | 203                   |
| CA         | SAN DIEGO COUNTY | 0083.64    | 3 - Middle         | 100.19                       | No                              | \$130,800                                              | \$95,813                        | 5132             | 2912                | 56.74            | 636                  | 919                   |
| CA         | SAN DIEGO COUNTY | 0083.65    | 4 - Upper          | 181.48                       | No                              | \$130,800                                              | \$173,542                       | 2881             | 1627                | 56.47            | 865                  | 945                   |
| CA         | SAN DIEGO COUNTY | 0083.66    | 4 - Upper          | 193.39                       | No                              | \$130,800                                              | \$184,926                       | 7113             | 4273                | 60.07            | 2074                 | 2354                  |
| CA         | SAN DIEGO COUNTY | 0083.67    | 4 - Upper          | 170.71                       | No                              | \$130,800                                              | \$163,241                       | 3491             | 2086                | 59.75            | 578                  | 742                   |
| CA         | SAN DIEGO COUNTY | 0083.68    | 4 - Upper          | 202.01                       | No                              | \$130,800                                              | \$193,177                       | 6580             | 3921                | 59.59            | 1710                 | 2037                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0083.69    | 4 - Upper          | 155.74                       | No                              | \$130,800                                              | \$148,929                       | 3151             | 1568                | 49.76            | 868                  | 447                   |
| CA         | SAN DIEGO COUNTY | 0083.70    | 4 - Upper          | 135.49                       | No                              | \$130,800                                              | \$129,563                       | 4080             | 1778                | 43.58            | 975                  | 1258                  |
| CA         | SAN DIEGO COUNTY | 0083.71    | 4 - Upper          | 126.31                       | No                              | \$130,800                                              | \$120,789                       | 4434             | 2147                | 48.42            | 324                  | 360                   |
| CA         | SAN DIEGO COUNTY | 0083.72    | 4 - Upper          | 234.12                       | No                              | \$130,800                                              | \$223,878                       | 4260             | 2096                | 49.20            | 970                  | 1007                  |
| CA         | SAN DIEGO COUNTY | 0083.73    | 4 - Upper          | 164.63                       | No                              | \$130,800                                              | \$157,431                       | 3317             | 1614                | 48.66            | 756                  | 780                   |
| CA         | SAN DIEGO COUNTY | 0083.74    | 4 - Upper          | 261.44                       | No                              | \$130,800                                              | \$250,001                       | 4298             | 2496                | 58.07            | 1127                 | 1207                  |
| CA         | SAN DIEGO COUNTY | 0083.75    | 4 - Upper          | 121.83                       | No                              | \$130,800                                              | \$116,507                       | 4318             | 2526                | 58.50            | 376                  | 341                   |
| CA         | SAN DIEGO COUNTY | 0083.76    | 4 - Upper          | 134.69                       | No                              | \$130,800                                              | \$128,801                       | 5686             | 3291                | 57.88            | 391                  | 567                   |
| CA         | SAN DIEGO COUNTY | 0083.77    | 4 - Upper          | 136.48                       | No                              | \$130,800                                              | \$130,515                       | 2608             | 1510                | 57.90            | 285                  | 145                   |
| CA         | SAN DIEGO COUNTY | 0083.78    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 1024             | 663                 | 64.75            | 79                   | 0                     |
| CA         | SAN DIEGO COUNTY | 0083.79    | 4 - Upper          | 129.01                       | No                              | \$130,800                                              | \$123,368                       | 4287             | 2743                | 63.98            | 236                  | 31                    |
| CA         | SAN DIEGO COUNTY | 0083.80    | 3 - Middle         | 115.51                       | No                              | \$130,800                                              | \$110,458                       | 7165             | 5161                | 72.03            | 676                  | 660                   |
| CA         | SAN DIEGO COUNTY | 0083.81    | 3 - Middle         | 114.99                       | No                              | \$130,800                                              | \$109,962                       | 2722             | 1971                | 72.41            | 502                  | 822                   |
| CA         | SAN DIEGO COUNTY | 0085.01    | 4 - Upper          | 146.87                       | No                              | \$130,800                                              | \$140,443                       | 5271             | 1811                | 34.36            | 1399                 | 2029                  |
| CA         | SAN DIEGO COUNTY | 0085.02    | 4 - Upper          | 121.29                       | No                              | \$130,800                                              | \$115,985                       | 6218             | 2799                | 45.01            | 1561                 | 2407                  |
| CA         | SAN DIEGO COUNTY | 0085.03    | 3 - Middle         | 112.70                       | No                              | \$130,800                                              | \$107,768                       | 6869             | 2606                | 37.94            | 1973                 | 2448                  |
| CA         | SAN DIEGO COUNTY | 0085.04    | 4 - Upper          | 129.89                       | No                              | \$130,800                                              | \$124,205                       | 6150             | 2502                | 40.68            | 1575                 | 2257                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0085.05    | 3 - Middle         | 109.01                       | No                              | \$130,800                                              | \$104,245                       | 5657             | 2878                | 50.88            | 1250                 | 1575                  |
| CA         | SAN DIEGO COUNTY | 0085.06    | 3 - Middle         | 101.04                       | No                              | \$130,800                                              | \$96,625                        | 3981             | 1995                | 50.11            | 936                  | 1303                  |
| CA         | SAN DIEGO COUNTY | 0085.07    | 3 - Middle         | 96.21                        | No                              | \$130,800                                              | \$92,005                        | 7520             | 4091                | 54.40            | 1045                 | 1460                  |
| CA         | SAN DIEGO COUNTY | 0085.09    | 4 - Upper          | 120.22                       | No                              | \$130,800                                              | \$114,964                       | 6949             | 3514                | 50.57            | 1367                 | 1712                  |
| CA         | SAN DIEGO COUNTY | 0085.10    | 2 - Moderate       | 63.70                        | No                              | \$130,800                                              | \$60,917                        | 6912             | 3972                | 57.47            | 1124                 | 1313                  |
| CA         | SAN DIEGO COUNTY | 0085.11    | 4 - Upper          | 121.23                       | No                              | \$130,800                                              | \$115,924                       | 5480             | 3448                | 62.92            | 1087                 | 1144                  |
| CA         | SAN DIEGO COUNTY | 0085.12    | 4 - Upper          | 125.97                       | No                              | \$130,800                                              | \$120,461                       | 4386             | 1435                | 32.72            | 1225                 | 1499                  |
| CA         | SAN DIEGO COUNTY | 0085.13    | 3 - Middle         | 116.73                       | No                              | \$130,800                                              | \$111,625                       | 2798             | 925                 | 33.06            | 823                  | 1022                  |
| CA         | SAN DIEGO COUNTY | 0086.00    | 2 - Moderate       | 54.57                        | No                              | \$130,800                                              | \$52,190                        | 6535             | 5253                | 80.38            | 1078                 | 1974                  |
| CA         | SAN DIEGO COUNTY | 0087.01    | 3 - Middle         | 90.63                        | No                              | \$130,800                                              | \$86,667                        | 3353             | 1874                | 55.89            | 276                  | 699                   |
| CA         | SAN DIEGO COUNTY | 0087.02    | 3 - Middle         | 98.96                        | No                              | \$130,800                                              | \$94,632                        | 4750             | 2850                | 60.00            | 748                  | 1212                  |
| CA         | SAN DIEGO COUNTY | 0088.00    | 2 - Moderate       | 70.82                        | No                              | \$130,800                                              | \$67,723                        | 6128             | 5006                | 81.69            | 638                  | 1300                  |
| CA         | SAN DIEGO COUNTY | 0089.01    | 2 - Moderate       | 66.28                        | No                              | \$130,800                                              | \$63,384                        | 5036             | 2705                | 53.71            | 988                  | 1087                  |
| CA         | SAN DIEGO COUNTY | 0089.02    | 3 - Middle         | 91.39                        | No                              | \$130,800                                              | \$87,392                        | 2601             | 1136                | 43.68            | 707                  | 68                    |
| CA         | SAN DIEGO COUNTY | 0090.00    | 3 - Middle         | 91.72                        | No                              | \$130,800                                              | \$87,708                        | 3746             | 2561                | 68.37            | 588                  | 1128                  |
| CA         | SAN DIEGO COUNTY | 0091.01    | 3 - Middle         | 105.46                       | No                              | \$130,800                                              | \$100,847                       | 5652             | 1826                | 32.31            | 1602                 | 1911                  |
| CA         | SAN DIEGO COUNTY | 0091.02    | 2 - Moderate       | 56.50                        | No                              | \$130,800                                              | \$54,033                        | 3529             | 1730                | 49.02            | 321                  | 1218                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0091.03    | 4 - Upper          | 151.98                       | No                              | \$130,800                                              | \$145,330                       | 3850             | 1104                | 28.68            | 1034                 | 1295                  |
| CA         | SAN DIEGO COUNTY | 0091.04    | 3 - Middle         | 113.87                       | No                              | \$130,800                                              | \$108,889                       | 2886             | 726                 | 25.16            | 914                  | 1119                  |
| CA         | SAN DIEGO COUNTY | 0091.07    | 3 - Middle         | 91.54                        | No                              | \$130,800                                              | \$87,535                        | 5739             | 2754                | 47.99            | 756                  | 1145                  |
| CA         | SAN DIEGO COUNTY | 0091.08    | 3 - Middle         | 81.77                        | No                              | \$130,800                                              | \$78,194                        | 1943             | 695                 | 35.77            | 530                  | 749                   |
| CA         | SAN DIEGO COUNTY | 0091.09    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 4033             | 2115                | 52.44            | 15                   | 36                    |
| CA         | SAN DIEGO COUNTY | 0092.01    | 2 - Moderate       | 64.69                        | No                              | \$130,800                                              | \$61,865                        | 6165             | 3868                | 62.74            | 529                  | 1463                  |
| CA         | SAN DIEGO COUNTY | 0092.03    | 4 - Upper          | 151.09                       | No                              | \$130,800                                              | \$144,479                       | 4141             | 1958                | 47.28            | 578                  | 697                   |
| CA         | SAN DIEGO COUNTY | 0092.04    | 4 - Upper          | 143.40                       | No                              | \$130,800                                              | \$137,132                       | 3362             | 1614                | 48.01            | 876                  | 1275                  |
| CA         | SAN DIEGO COUNTY | 0093.01    | 3 - Middle         | 98.16                        | No                              | \$130,800                                              | \$93,873                        | 4337             | 2486                | 57.32            | 1015                 | 1122                  |
| CA         | SAN DIEGO COUNTY | 0093.05    | 3 - Middle         | 114.20                       | No                              | \$130,800                                              | \$109,203                       | 4948             | 2329                | 47.07            | 1238                 | 1627                  |
| CA         | SAN DIEGO COUNTY | 0093.06    | 3 - Middle         | 105.96                       | No                              | \$130,800                                              | \$101,324                       | 6125             | 3257                | 53.18            | 973                  | 1236                  |
| CA         | SAN DIEGO COUNTY | 0093.07    | 2 - Moderate       | 70.19                        | No                              | \$130,800                                              | \$67,125                        | 4863             | 2563                | 52.70            | 323                  | 149                   |
| CA         | SAN DIEGO COUNTY | 0093.08    | 4 - Upper          | 125.67                       | No                              | \$130,800                                              | \$120,172                       | 4319             | 2287                | 52.95            | 415                  | 326                   |
| CA         | SAN DIEGO COUNTY | 0094.00    | 2 - Moderate       | 50.98                        | No                              | \$130,800                                              | \$48,750                        | 8035             | 4127                | 51.36            | 0                    | 534                   |
| CA         | SAN DIEGO COUNTY | 0095.02    | 4 - Upper          | 121.98                       | No                              | \$130,800                                              | \$116,641                       | 3801             | 1667                | 43.86            | 996                  | 1260                  |
| CA         | SAN DIEGO COUNTY | 0095.04    | 4 - Upper          | 216.39                       | No                              | \$130,800                                              | \$206,927                       | 7198             | 2958                | 41.09            | 1689                 | 2136                  |
| CA         | SAN DIEGO COUNTY | 0095.05    | 4 - Upper          | 141.70                       | No                              | \$130,800                                              | \$135,500                       | 6559             | 2697                | 41.12            | 1991                 | 2414                  |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0095.06    | 4 - Upper          | 145.52                       | No                              | \$130,800                                              | \$139,153                       | 4385             | 1820                | 41.51            | 1170                 | 1538                  |
| CA         | SAN DIEGO COUNTY | 0095.07    | 3 - Middle         | 91.15                        | No                              | \$130,800                                              | \$87,169                        | 3550             | 1587                | 44.70            | 913                  | 1093                  |
| CA         | SAN DIEGO COUNTY | 0095.09    | 2 - Moderate       | 77.47                        | No                              | \$130,800                                              | \$74,082                        | 5314             | 2561                | 48.19            | 560                  | 661                   |
| CA         | SAN DIEGO COUNTY | 0095.10    | 2 - Moderate       | 60.73                        | No                              | \$130,800                                              | \$58,080                        | 4813             | 2241                | 46.56            | 7                    | 1374                  |
| CA         | SAN DIEGO COUNTY | 0095.11    | 2 - Moderate       | 75.81                        | No                              | \$130,800                                              | \$72,500                        | 3852             | 1918                | 49.79            | 6                    | 1084                  |
| CA         | SAN DIEGO COUNTY | 0096.02    | 4 - Upper          | 136.78                       | No                              | \$130,800                                              | \$130,795                       | 3946             | 1512                | 38.32            | 1010                 | 1365                  |
| CA         | SAN DIEGO COUNTY | 0096.03    | 2 - Moderate       | 61.65                        | No                              | \$130,800                                              | \$58,958                        | 6293             | 3755                | 59.67            | 983                  | 496                   |
| CA         | SAN DIEGO COUNTY | 0096.04    | 3 - Middle         | 100.69                       | No                              | \$130,800                                              | \$96,292                        | 3553             | 1612                | 45.37            | 810                  | 1017                  |
| CA         | SAN DIEGO COUNTY | 0097.03    | 3 - Middle         | 113.96                       | No                              | \$130,800                                              | \$108,977                       | 3590             | 1225                | 34.12            | 1091                 | 1329                  |
| CA         | SAN DIEGO COUNTY | 0097.04    | 4 - Upper          | 120.74                       | No                              | \$130,800                                              | \$115,461                       | 6152             | 2256                | 36.67            | 2128                 | 2139                  |
| CA         | SAN DIEGO COUNTY | 0097.05    | 4 - Upper          | 152.40                       | No                              | \$130,800                                              | \$145,739                       | 3847             | 1426                | 37.07            | 1006                 | 1038                  |
| CA         | SAN DIEGO COUNTY | 0097.06    | 4 - Upper          | 170.68                       | No                              | \$130,800                                              | \$163,214                       | 7520             | 2286                | 30.40            | 2151                 | 2513                  |
| CA         | SAN DIEGO COUNTY | 0098.01    | 4 - Upper          | 147.82                       | No                              | \$130,800                                              | \$141,350                       | 5164             | 1823                | 35.30            | 1363                 | 1224                  |
| CA         | SAN DIEGO COUNTY | 0098.02    | 3 - Middle         | 102.81                       | No                              | \$130,800                                              | \$98,317                        | 6586             | 3084                | 46.83            | 1648                 | 1816                  |
| CA         | SAN DIEGO COUNTY | 0098.04    | 4 - Upper          | 134.55                       | No                              | \$130,800                                              | \$128,661                       | 5024             | 1746                | 34.75            | 1652                 | 1914                  |
| CA         | SAN DIEGO COUNTY | 0098.05    | 4 - Upper          | 134.64                       | No                              | \$130,800                                              | \$128,750                       | 4802             | 1553                | 32.34            | 1483                 | 1603                  |
| CA         | SAN DIEGO COUNTY | 0099.01    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 678              | 276                 | 40.71            | 0                    | 0                     |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0099.02    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 6                | 2                   | 33.33            | 0                    | 0                     |
| CA         | SAN DIEGO COUNTY | 0100.01    | 3 - Middle         | 83.77                        | No                              | \$130,800                                              | \$80,104                        | 4032             | 3683                | 91.34            | 825                  | 971                   |
| CA         | SAN DIEGO COUNTY | 0100.03    | 3 - Middle         | 87.05                        | No                              | \$130,800                                              | \$83,243                        | 5806             | 5294                | 91.18            | 1557                 | 1645                  |
| CA         | SAN DIEGO COUNTY | 0100.04    | 2 - Moderate       | 77.28                        | No                              | \$130,800                                              | \$73,906                        | 4538             | 4242                | 93.48            | 932                  | 1117                  |
| CA         | SAN DIEGO COUNTY | 0100.05    | 1 - Low            | 47.43                        | No                              | \$130,800                                              | \$45,363                        | 7060             | 6870                | 97.31            | 657                  | 1165                  |
| CA         | SAN DIEGO COUNTY | 0100.09    | 2 - Moderate       | 61.71                        | No                              | \$130,800                                              | \$59,018                        | 6517             | 6329                | 97.12            | 519                  | 962                   |
| CA         | SAN DIEGO COUNTY | 0100.10    | 1 - Low            | 47.19                        | No                              | \$130,800                                              | \$45,126                        | 5506             | 5044                | 91.61            | 1025                 | 1356                  |
| CA         | SAN DIEGO COUNTY | 0100.11    | 3 - Middle         | 90.31                        | No                              | \$130,800                                              | \$86,364                        | 3603             | 3294                | 91.42            | 785                  | 966                   |
| CA         | SAN DIEGO COUNTY | 0100.12    | 2 - Moderate       | 61.83                        | No                              | \$130,800                                              | \$59,125                        | 4567             | 4465                | 97.77            | 386                  | 642                   |
| CA         | SAN DIEGO COUNTY | 0100.13    | 2 - Moderate       | 62.47                        | No                              | \$130,800                                              | \$59,741                        | 6009             | 5909                | 98.34            | 348                  | 838                   |
| CA         | SAN DIEGO COUNTY | 0100.15    | 4 - Upper          | 123.45                       | No                              | \$130,800                                              | \$118,056                       | 4582             | 4271                | 93.21            | 667                  | 958                   |
| CA         | SAN DIEGO COUNTY | 0100.16    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 4126             | 3096                | 75.04            | 0                    | 0                     |
| CA         | SAN DIEGO COUNTY | 0100.17    | 3 - Middle         | 116.59                       | No                              | \$130,800                                              | \$111,495                       | 5818             | 5181                | 89.05            | 1089                 | 1266                  |
| CA         | SAN DIEGO COUNTY | 0100.18    | 3 - Middle         | 97.43                        | No                              | \$130,800                                              | \$93,166                        | 6718             | 6058                | 90.18            | 936                  | 1221                  |
| CA         | SAN DIEGO COUNTY | 0100.19    | 3 - Middle         | 115.52                       | No                              | \$130,800                                              | \$110,469                       | 4045             | 3571                | 88.28            | 427                  | 756                   |
| CA         | SAN DIEGO COUNTY | 0101.03    | 2 - Moderate       | 58.66                        | No                              | \$130,800                                              | \$56,094                        | 6248             | 5323                | 85.20            | 1202                 | 2006                  |
| CA         | SAN DIEGO COUNTY | 0101.04    | 3 - Middle         | 84.09                        | No                              | \$130,800                                              | \$80,417                        | 3378             | 2513                | 74.39            | 793                  | 1116                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0101.06    | 2 - Moderate       | 55.34                        | No                              | \$130,800                                              | \$52,924                        | 5237             | 4942                | 94.37            | 674                  | 998                   |
| CA         | SAN DIEGO COUNTY | 0101.07    | 2 - Moderate       | 74.74                        | No                              | \$130,800                                              | \$71,473                        | 6578             | 5929                | 90.13            | 1132                 | 1570                  |
| CA         | SAN DIEGO COUNTY | 0101.09    | 3 - Middle         | 90.60                        | No                              | \$130,800                                              | \$86,644                        | 4597             | 4309                | 93.74            | 899                  | 1135                  |
| CA         | SAN DIEGO COUNTY | 0101.10    | 2 - Moderate       | 53.91                        | No                              | \$130,800                                              | \$51,554                        | 7510             | 6776                | 90.23            | 1108                 | 1312                  |
| CA         | SAN DIEGO COUNTY | 0101.11    | 2 - Moderate       | 51.74                        | No                              | \$130,800                                              | \$49,479                        | 3289             | 3208                | 97.54            | 370                  | 560                   |
| CA         | SAN DIEGO COUNTY | 0101.12    | 2 - Moderate       | 51.70                        | No                              | \$130,800                                              | \$49,441                        | 5204             | 4916                | 94.47            | 228                  | 691                   |
| CA         | SAN DIEGO COUNTY | 0102.01    | 3 - Middle         | 100.98                       | No                              | \$130,800                                              | \$96,563                        | 2768             | 1161                | 41.94            | 720                  | 921                   |
| CA         | SAN DIEGO COUNTY | 0102.02    | 2 - Moderate       | 74.79                        | No                              | \$130,800                                              | \$71,522                        | 3499             | 1887                | 53.93            | 582                  | 1149                  |
| CA         | SAN DIEGO COUNTY | 0103.00    | 2 - Moderate       | 78.73                        | No                              | \$130,800                                              | \$75,284                        | 4485             | 2869                | 63.97            | 667                  | 1324                  |
| CA         | SAN DIEGO COUNTY | 0104.01    | 2 - Moderate       | 57.19                        | No                              | \$130,800                                              | \$54,696                        | 2452             | 1885                | 76.88            | 234                  | 598                   |
| CA         | SAN DIEGO COUNTY | 0104.02    | 2 - Moderate       | 55.61                        | No                              | \$130,800                                              | \$53,185                        | 5800             | 4696                | 80.97            | 319                  | 1147                  |
| CA         | SAN DIEGO COUNTY | 0105.01    | 3 - Middle         | 102.05                       | No                              | \$130,800                                              | \$97,589                        | 1365             | 631                 | 46.23            | 270                  | 538                   |
| CA         | SAN DIEGO COUNTY | 0105.02    | 2 - Moderate       | 52.83                        | No                              | \$130,800                                              | \$50,521                        | 5766             | 4294                | 74.47            | 229                  | 955                   |
| CA         | SAN DIEGO COUNTY | 0106.01    | 4 - Upper          | 182.11                       | No                              | \$130,800                                              | \$174,141                       | 2106             | 618                 | 29.34            | 838                  | 1372                  |
| CA         | SAN DIEGO COUNTY | 0108.00    | 3 - Middle         | 114.80                       | No                              | \$130,800                                              | \$109,784                       | 2339             | 484                 | 20.69            | 524                  | 1111                  |
| CA         | SAN DIEGO COUNTY | 0109.00    | 4 - Upper          | 149.87                       | No                              | \$130,800                                              | \$143,317                       | 1627             | 366                 | 22.50            | 528                  | 860                   |
| CA         | SAN DIEGO COUNTY | 0110.00    | 3 - Middle         | 119.78                       | No                              | \$130,800                                              | \$114,545                       | 2983             | 781                 | 26.18            | 685                  | 919                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0111.00    | 4 - Upper          | 131.28                       | No                              | \$130,800                                              | \$125,536                       | 3795             | 976                 | 25.72            | 990                  | 1585                  |
| CA         | SAN DIEGO COUNTY | 0113.00    | 4 - Upper          | 142.48                       | No                              | \$130,800                                              | \$136,250                       | 4036             | 2201                | 54.53            | 0                    | 32                    |
| CA         | SAN DIEGO COUNTY | 0116.01    | 1 - Low            | 43.86                        | No                              | \$130,800                                              | \$41,947                        | 5713             | 5474                | 95.82            | 192                  | 897                   |
| CA         | SAN DIEGO COUNTY | 0116.02    | 2 - Moderate       | 61.43                        | No                              | \$130,800                                              | \$58,750                        | 3520             | 3206                | 91.08            | 236                  | 683                   |
| CA         | SAN DIEGO COUNTY | 0117.00    | 2 - Moderate       | 54.22                        | No                              | \$130,800                                              | \$51,850                        | 7569             | 7023                | 92.79            | 502                  | 1141                  |
| CA         | SAN DIEGO COUNTY | 0118.01    | 1 - Low            | 33.28                        | No                              | \$130,800                                              | \$31,826                        | 3692             | 3426                | 92.80            | 302                  | 941                   |
| CA         | SAN DIEGO COUNTY | 0118.02    | 2 - Moderate       | 53.21                        | No                              | \$130,800                                              | \$50,883                        | 6636             | 6294                | 94.85            | 655                  | 1523                  |
| CA         | SAN DIEGO COUNTY | 0119.02    | 2 - Moderate       | 79.33                        | No                              | \$130,800                                              | \$75,867                        | 5797             | 5111                | 88.17            | 983                  | 1456                  |
| CA         | SAN DIEGO COUNTY | 0120.02    | 1 - Low            | 43.85                        | No                              | \$130,800                                              | \$41,932                        | 3394             | 3227                | 95.08            | 179                  | 407                   |
| CA         | SAN DIEGO COUNTY | 0120.03    | 2 - Moderate       | 71.65                        | No                              | \$130,800                                              | \$68,523                        | 3372             | 3056                | 90.63            | 464                  | 818                   |
| CA         | SAN DIEGO COUNTY | 0121.01    | 3 - Middle         | 82.84                        | No                              | \$130,800                                              | \$79,219                        | 2167             | 1896                | 87.49            | 375                  | 529                   |
| CA         | SAN DIEGO COUNTY | 0121.02    | 2 - Moderate       | 52.94                        | No                              | \$130,800                                              | \$50,625                        | 3160             | 2862                | 90.57            | 541                  | 867                   |
| CA         | SAN DIEGO COUNTY | 0122.00    | 2 - Moderate       | 60.13                        | No                              | \$130,800                                              | \$57,500                        | 3513             | 3169                | 90.21            | 508                  | 979                   |
| CA         | SAN DIEGO COUNTY | 0123.02    | 1 - Low            | 40.26                        | No                              | \$130,800                                              | \$38,500                        | 1889             | 1554                | 82.27            | 100                  | 270                   |
| CA         | SAN DIEGO COUNTY | 0123.03    | 3 - Middle         | 93.68                        | No                              | \$130,800                                              | \$89,583                        | 3669             | 2565                | 69.91            | 426                  | 738                   |
| CA         | SAN DIEGO COUNTY | 0123.04    | 3 - Middle         | 107.05                       | No                              | \$130,800                                              | \$102,371                       | 3997             | 2847                | 71.23            | 695                  | 1153                  |
| CA         | SAN DIEGO COUNTY | 0124.01    | 2 - Moderate       | 56.70                        | No                              | \$130,800                                              | \$54,219                        | 3693             | 3239                | 87.71            | 367                  | 775                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0124.02    | 2 - Moderate       | 59.28                        | No                              | \$130,800                                              | \$56,691                        | 5822             | 5037                | 86.52            | 424                  | 824                   |
| CA         | SAN DIEGO COUNTY | 0125.01    | 1 - Low            | 38.05                        | No                              | \$130,800                                              | \$36,392                        | 4401             | 4048                | 91.98            | 539                  | 836                   |
| CA         | SAN DIEGO COUNTY | 0125.02    | 2 - Moderate       | 57.61                        | No                              | \$130,800                                              | \$55,089                        | 4576             | 4149                | 90.67            | 392                  | 647                   |
| CA         | SAN DIEGO COUNTY | 0126.00    | 2 - Moderate       | 61.37                        | No                              | \$130,800                                              | \$58,684                        | 5143             | 4549                | 88.45            | 685                  | 1406                  |
| CA         | SAN DIEGO COUNTY | 0127.00    | 2 - Moderate       | 62.27                        | No                              | \$130,800                                              | \$59,545                        | 4945             | 4370                | 88.37            | 257                  | 965                   |
| CA         | SAN DIEGO COUNTY | 0128.00    | 2 - Moderate       | 74.62                        | No                              | \$130,800                                              | \$71,354                        | 4009             | 3097                | 77.25            | 754                  | 998                   |
| CA         | SAN DIEGO COUNTY | 0129.00    | 3 - Middle         | 93.88                        | No                              | \$130,800                                              | \$89,779                        | 3540             | 2629                | 74.27            | 659                  | 1024                  |
| CA         | SAN DIEGO COUNTY | 0130.00    | 2 - Moderate       | 77.43                        | No                              | \$130,800                                              | \$74,048                        | 5997             | 5106                | 85.14            | 959                  | 1234                  |
| CA         | SAN DIEGO COUNTY | 0131.02    | 2 - Moderate       | 61.05                        | No                              | \$130,800                                              | \$58,382                        | 7294             | 6462                | 88.59            | 595                  | 1022                  |
| CA         | SAN DIEGO COUNTY | 0131.03    | 2 - Moderate       | 64.70                        | No                              | \$130,800                                              | \$61,875                        | 2922             | 2646                | 90.55            | 350                  | 556                   |
| CA         | SAN DIEGO COUNTY | 0131.04    | 2 - Moderate       | 65.64                        | No                              | \$130,800                                              | \$62,773                        | 6017             | 5494                | 91.31            | 258                  | 708                   |
| CA         | SAN DIEGO COUNTY | 0132.03    | 1 - Low            | 45.32                        | No                              | \$130,800                                              | \$43,338                        | 6471             | 6040                | 93.34            | 315                  | 964                   |
| CA         | SAN DIEGO COUNTY | 0132.04    | 2 - Moderate       | 60.06                        | No                              | \$130,800                                              | \$57,438                        | 4114             | 3899                | 94.77            | 691                  | 1008                  |
| CA         | SAN DIEGO COUNTY | 0132.05    | 2 - Moderate       | 54.34                        | No                              | \$130,800                                              | \$51,964                        | 2473             | 2295                | 92.80            | 267                  | 488                   |
| CA         | SAN DIEGO COUNTY | 0132.06    | 2 - Moderate       | 53.80                        | No                              | \$130,800                                              | \$51,450                        | 6909             | 6311                | 91.34            | 816                  | 1187                  |
| CA         | SAN DIEGO COUNTY | 0133.01    | 3 - Middle         | 99.27                        | No                              | \$130,800                                              | \$94,931                        | 5271             | 4238                | 80.40            | 1160                 | 1515                  |
| CA         | SAN DIEGO COUNTY | 0133.02    | 3 - Middle         | 100.32                       | No                              | \$130,800                                              | \$95,938                        | 5073             | 4195                | 82.69            | 1052                 | 1466                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0133.03    | 2 - Moderate       | 68.68                        | No                              | \$130,800                                              | \$65,676                        | 5130             | 4565                | 88.99            | 923                  | 1246                  |
| CA         | SAN DIEGO COUNTY | 0133.06    | 3 - Middle         | 90.36                        | No                              | \$130,800                                              | \$86,406                        | 4615             | 4049                | 87.74            | 644                  | 1092                  |
| CA         | SAN DIEGO COUNTY | 0133.07    | 3 - Middle         | 84.36                        | No                              | \$130,800                                              | \$80,669                        | 4274             | 3866                | 90.45            | 1122                 | 1325                  |
| CA         | SAN DIEGO COUNTY | 0133.08    | 2 - Moderate       | 70.19                        | No                              | \$130,800                                              | \$67,122                        | 3962             | 3670                | 92.63            | 526                  | 1009                  |
| CA         | SAN DIEGO COUNTY | 0133.09    | 3 - Middle         | 114.65                       | No                              | \$130,800                                              | \$109,640                       | 6866             | 5771                | 84.05            | 1538                 | 1820                  |
| CA         | SAN DIEGO COUNTY | 0133.12    | 3 - Middle         | 89.12                        | No                              | \$130,800                                              | \$85,221                        | 2798             | 2448                | 87.49            | 646                  | 855                   |
| CA         | SAN DIEGO COUNTY | 0133.15    | 4 - Upper          | 124.14                       | No                              | \$130,800                                              | \$118,708                       | 3431             | 2686                | 78.29            | 757                  | 1170                  |
| CA         | SAN DIEGO COUNTY | 0133.16    | 4 - Upper          | 121.44                       | No                              | \$130,800                                              | \$116,125                       | 7461             | 6091                | 81.64            | 1674                 | 1808                  |
| CA         | SAN DIEGO COUNTY | 0133.17    | 4 - Upper          | 135.53                       | No                              | \$130,800                                              | \$129,598                       | 16159            | 14187               | 87.80            | 2863                 | 3244                  |
| CA         | SAN DIEGO COUNTY | 0133.18    | 4 - Upper          | 129.68                       | No                              | \$130,800                                              | \$124,013                       | 7876             | 6812                | 86.49            | 1489                 | 1978                  |
| CA         | SAN DIEGO COUNTY | 0133.19    | 4 - Upper          | 134.76                       | No                              | \$130,800                                              | \$128,867                       | 7458             | 6072                | 81.42            | 1264                 | 1366                  |
| CA         | SAN DIEGO COUNTY | 0133.20    | 4 - Upper          | 130.32                       | No                              | \$130,800                                              | \$124,624                       | 6556             | 5390                | 82.21            | 1173                 | 1788                  |
| CA         | SAN DIEGO COUNTY | 0133.21    | 4 - Upper          | 131.41                       | No                              | \$130,800                                              | \$125,660                       | 8312             | 7236                | 87.05            | 1686                 | 2009                  |
| CA         | SAN DIEGO COUNTY | 0133.22    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 4635             | 3847                | 83.00            | 979                  | 931                   |
| CA         | SAN DIEGO COUNTY | 0133.23    | 4 - Upper          | 136.33                       | No                              | \$130,800                                              | \$130,370                       | 6428             | 5485                | 85.33            | 1944                 | 2419                  |
| CA         | SAN DIEGO COUNTY | 0133.24    | 3 - Middle         | 95.40                        | No                              | \$130,800                                              | \$91,233                        | 2644             | 2317                | 87.63            | 333                  | 287                   |
| CA         | SAN DIEGO COUNTY | 0133.25    | 3 - Middle         | 90.92                        | No                              | \$130,800                                              | \$86,949                        | 5367             | 4573                | 85.21            | 637                  | 1089                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0133.26    | 4 - Upper          | 184.80                       | No                              | \$130,800                                              | \$176,719                       | 4478             | 4065                | 90.78            | 816                  | 1313                  |
| CA         | SAN DIEGO COUNTY | 0133.27    | 4 - Upper          | 128.74                       | No                              | \$130,800                                              | \$123,112                       | 5401             | 4435                | 82.11            | 636                  | 636                   |
| CA         | SAN DIEGO COUNTY | 0134.01    | 3 - Middle         | 108.74                       | No                              | \$130,800                                              | \$103,984                       | 4499             | 3241                | 72.04            | 1036                 | 1279                  |
| CA         | SAN DIEGO COUNTY | 0134.09    | 3 - Middle         | 105.74                       | No                              | \$130,800                                              | \$101,116                       | 5590             | 4309                | 77.08            | 1285                 | 1505                  |
| CA         | SAN DIEGO COUNTY | 0134.11    | 4 - Upper          | 120.89                       | No                              | \$130,800                                              | \$115,600                       | 5270             | 3552                | 67.40            | 1446                 | 1665                  |
| CA         | SAN DIEGO COUNTY | 0134.12    | 3 - Middle         | 111.19                       | No                              | \$130,800                                              | \$106,332                       | 5187             | 3900                | 75.19            | 1024                 | 1645                  |
| CA         | SAN DIEGO COUNTY | 0134.14    | 4 - Upper          | 128.24                       | No                              | \$130,800                                              | \$122,632                       | 7375             | 5930                | 80.41            | 2250                 | 2544                  |
| CA         | SAN DIEGO COUNTY | 0134.15    | 4 - Upper          | 125.29                       | No                              | \$130,800                                              | \$119,808                       | 1640             | 1246                | 75.98            | 359                  | 543                   |
| CA         | SAN DIEGO COUNTY | 0134.16    | 3 - Middle         | 107.61                       | No                              | \$130,800                                              | \$102,909                       | 3930             | 2664                | 67.79            | 909                  | 1278                  |
| CA         | SAN DIEGO COUNTY | 0134.17    | 4 - Upper          | 139.31                       | No                              | \$130,800                                              | \$133,214                       | 1971             | 1482                | 75.19            | 605                  | 698                   |
| CA         | SAN DIEGO COUNTY | 0134.18    | 3 - Middle         | 96.02                        | No                              | \$130,800                                              | \$91,822                        | 6095             | 4920                | 80.72            | 1483                 | 1879                  |
| CA         | SAN DIEGO COUNTY | 0134.20    | 3 - Middle         | 108.00                       | No                              | \$130,800                                              | \$103,281                       | 3608             | 3051                | 84.56            | 382                  | 564                   |
| CA         | SAN DIEGO COUNTY | 0134.21    | 3 - Middle         | 106.51                       | No                              | \$130,800                                              | \$101,850                       | 4720             | 3886                | 82.33            | 826                  | 1229                  |
| CA         | SAN DIEGO COUNTY | 0134.22    | 4 - Upper          | 142.20                       | No                              | \$130,800                                              | \$135,982                       | 3964             | 2721                | 68.64            | 1262                 | 1437                  |
| CA         | SAN DIEGO COUNTY | 0134.23    | 4 - Upper          | 121.22                       | No                              | \$130,800                                              | \$115,917                       | 3934             | 3115                | 79.18            | 747                  | 904                   |
| CA         | SAN DIEGO COUNTY | 0134.24    | 4 - Upper          | 130.50                       | No                              | \$130,800                                              | \$124,795                       | 5698             | 4500                | 78.98            | 1134                 | 1737                  |
| CA         | SAN DIEGO COUNTY | 0134.25    | 4 - Upper          | 159.58                       | No                              | \$130,800                                              | \$152,604                       | 2243             | 1818                | 81.05            | 466                  | 513                   |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0135.03    | 2 - Moderate       | 75.96                        | No                              | \$130,800                                              | \$72,643                        | 6168             | 3829                | 62.08            | 1030                 | 1325                  |
| CA         | SAN DIEGO COUNTY | 0135.04    | 4 - Upper          | 121.77                       | No                              | \$130,800                                              | \$116,449                       | 3847             | 2218                | 57.66            | 919                  | 1102                  |
| CA         | SAN DIEGO COUNTY | 0135.05    | 3 - Middle         | 88.57                        | No                              | \$130,800                                              | \$84,700                        | 5060             | 2883                | 56.98            | 1147                 | 1286                  |
| CA         | SAN DIEGO COUNTY | 0135.06    | 2 - Moderate       | 76.42                        | No                              | \$130,800                                              | \$73,083                        | 4422             | 2848                | 64.41            | 860                  | 1178                  |
| CA         | SAN DIEGO COUNTY | 0136.01    | 3 - Middle         | 94.92                        | No                              | \$130,800                                              | \$90,774                        | 5253             | 2445                | 46.54            | 1328                 | 1627                  |
| CA         | SAN DIEGO COUNTY | 0136.04    | 3 - Middle         | 105.42                       | No                              | \$130,800                                              | \$100,815                       | 6256             | 1852                | 29.60            | 1159                 | 1422                  |
| CA         | SAN DIEGO COUNTY | 0136.05    | 4 - Upper          | 152.51                       | No                              | \$130,800                                              | \$145,838                       | 5804             | 1619                | 27.89            | 1985                 | 2095                  |
| CA         | SAN DIEGO COUNTY | 0136.07    | 2 - Moderate       | 68.20                        | No                              | \$130,800                                              | \$65,223                        | 2665             | 1211                | 45.44            | 539                  | 334                   |
| CA         | SAN DIEGO COUNTY | 0136.08    | 3 - Middle         | 89.87                        | No                              | \$130,800                                              | \$85,938                        | 4048             | 1425                | 35.20            | 701                  | 778                   |
| CA         | SAN DIEGO COUNTY | 0137.01    | 3 - Middle         | 118.30                       | No                              | \$130,800                                              | \$113,125                       | 2588             | 954                 | 36.86            | 682                  | 783                   |
| CA         | SAN DIEGO COUNTY | 0137.02    | 3 - Middle         | 83.62                        | No                              | \$130,800                                              | \$79,969                        | 5530             | 4039                | 73.04            | 693                  | 1383                  |
| CA         | SAN DIEGO COUNTY | 0138.01    | 3 - Middle         | 87.81                        | No                              | \$130,800                                              | \$83,975                        | 5178             | 3016                | 58.25            | 984                  | 1436                  |
| CA         | SAN DIEGO COUNTY | 0138.02    | 2 - Moderate       | 64.05                        | No                              | \$130,800                                              | \$61,250                        | 3311             | 2654                | 80.16            | 454                  | 871                   |
| CA         | SAN DIEGO COUNTY | 0139.03    | 3 - Middle         | 99.78                        | No                              | \$130,800                                              | \$95,417                        | 3927             | 2933                | 74.69            | 920                  | 1000                  |
| CA         | SAN DIEGO COUNTY | 0139.05    | 3 - Middle         | 112.42                       | No                              | \$130,800                                              | \$107,500                       | 4084             | 2721                | 66.63            | 1131                 | 1249                  |
| CA         | SAN DIEGO COUNTY | 0139.06    | 2 - Moderate       | 71.57                        | No                              | \$130,800                                              | \$68,438                        | 4965             | 3638                | 73.27            | 1062                 | 1524                  |
| CA         | SAN DIEGO COUNTY | 0139.07    | 2 - Moderate       | 50.89                        | No                              | \$130,800                                              | \$48,670                        | 4159             | 3609                | 86.78            | 294                  | 630                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0139.08    | 2 - Moderate       | 72.67                        | No                              | \$130,800                                              | \$69,496                        | 3972             | 3381                | 85.12            | 532                  | 873                   |
| CA         | SAN DIEGO COUNTY | 0139.09    | 2 - Moderate       | 79.30                        | No                              | \$130,800                                              | \$75,833                        | 4521             | 3677                | 81.33            | 1291                 | 1420                  |
| CA         | SAN DIEGO COUNTY | 0140.01    | 2 - Moderate       | 75.57                        | No                              | \$130,800                                              | \$72,266                        | 4941             | 3413                | 69.08            | 764                  | 1427                  |
| CA         | SAN DIEGO COUNTY | 0140.02    | 3 - Middle         | 97.77                        | No                              | \$130,800                                              | \$93,500                        | 4291             | 3160                | 73.64            | 929                  | 1132                  |
| CA         | SAN DIEGO COUNTY | 0141.01    | 3 - Middle         | 89.21                        | No                              | \$130,800                                              | \$85,313                        | 3867             | 2696                | 69.72            | 760                  | 1131                  |
| CA         | SAN DIEGO COUNTY | 0141.02    | 3 - Middle         | 84.38                        | No                              | \$130,800                                              | \$80,688                        | 3827             | 3373                | 88.14            | 717                  | 1092                  |
| CA         | SAN DIEGO COUNTY | 0142.00    | 3 - Middle         | 96.12                        | No                              | \$130,800                                              | \$91,920                        | 7130             | 5132                | 71.98            | 1426                 | 1932                  |
| CA         | SAN DIEGO COUNTY | 0143.00    | 2 - Moderate       | 76.61                        | No                              | \$130,800                                              | \$73,264                        | 3957             | 2945                | 74.43            | 625                  | 1009                  |
| CA         | SAN DIEGO COUNTY | 0144.00    | 1 - Low            | 45.08                        | No                              | \$130,800                                              | \$43,107                        | 4270             | 3460                | 81.03            | 223                  | 632                   |
| CA         | SAN DIEGO COUNTY | 0145.00    | 3 - Middle         | 80.78                        | No                              | \$130,800                                              | \$77,250                        | 4076             | 2569                | 63.03            | 657                  | 1055                  |
| CA         | SAN DIEGO COUNTY | 0146.01    | 2 - Moderate       | 55.21                        | No                              | \$130,800                                              | \$52,798                        | 4779             | 2708                | 56.66            | 458                  | 956                   |
| CA         | SAN DIEGO COUNTY | 0146.02    | 3 - Middle         | 108.32                       | No                              | \$130,800                                              | \$103,583                       | 4902             | 2312                | 47.16            | 1092                 | 1579                  |
| CA         | SAN DIEGO COUNTY | 0147.01    | 3 - Middle         | 106.82                       | No                              | \$130,800                                              | \$102,150                       | 4045             | 1893                | 46.80            | 740                  | 1120                  |
| CA         | SAN DIEGO COUNTY | 0147.02    | 3 - Middle         | 98.40                        | No                              | \$130,800                                              | \$94,097                        | 4239             | 2040                | 48.12            | 972                  | 1525                  |
| CA         | SAN DIEGO COUNTY | 0148.03    | 2 - Moderate       | 66.05                        | No                              | \$130,800                                              | \$63,162                        | 5048             | 2185                | 43.28            | 380                  | 621                   |
| CA         | SAN DIEGO COUNTY | 0148.04    | 3 - Middle         | 118.30                       | No                              | \$130,800                                              | \$113,125                       | 4588             | 1765                | 38.47            | 1196                 | 1222                  |
| CA         | SAN DIEGO COUNTY | 0148.05    | 3 - Middle         | 92.15                        | No                              | \$130,800                                              | \$88,125                        | 5104             | 2289                | 44.85            | 702                  | 1058                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0148.06    | 2 - Moderate       | 60.50                        | No                              | \$130,800                                              | \$57,857                        | 2677             | 1620                | 60.52            | 357                  | 862                   |
| CA         | SAN DIEGO COUNTY | 0149.01    | 3 - Middle         | 98.32                        | No                              | \$130,800                                              | \$94,024                        | 4742             | 2114                | 44.58            | 721                  | 1179                  |
| CA         | SAN DIEGO COUNTY | 0149.02    | 3 - Middle         | 84.86                        | No                              | \$130,800                                              | \$81,150                        | 3340             | 1351                | 40.45            | 401                  | 827                   |
| CA         | SAN DIEGO COUNTY | 0150.01    | 2 - Moderate       | 77.40                        | No                              | \$130,800                                              | \$74,018                        | 4294             | 1889                | 43.99            | 696                  | 1122                  |
| CA         | SAN DIEGO COUNTY | 0150.02    | 2 - Moderate       | 52.51                        | No                              | \$130,800                                              | \$50,219                        | 2468             | 1215                | 49.23            | 147                  | 339                   |
| CA         | SAN DIEGO COUNTY | 0151.00    | 3 - Middle         | 88.20                        | No                              | \$130,800                                              | \$84,340                        | 5011             | 1954                | 38.99            | 978                  | 1466                  |
| CA         | SAN DIEGO COUNTY | 0152.00    | 4 - Upper          | 150.71                       | No                              | \$130,800                                              | \$144,120                       | 3958             | 1159                | 29.28            | 1258                 | 1449                  |
| CA         | SAN DIEGO COUNTY | 0153.01    | 3 - Middle         | 84.53                        | No                              | \$130,800                                              | \$80,833                        | 3411             | 1553                | 45.53            | 574                  | 808                   |
| CA         | SAN DIEGO COUNTY | 0153.02    | 4 - Upper          | 124.46                       | No                              | \$130,800                                              | \$119,018                       | 4591             | 1663                | 36.22            | 1167                 | 1531                  |
| CA         | SAN DIEGO COUNTY | 0154.03    | 4 - Upper          | 148.36                       | No                              | \$130,800                                              | \$141,875                       | 2545             | 572                 | 22.48            | 731                  | 811                   |
| CA         | SAN DIEGO COUNTY | 0154.05    | 3 - Middle         | 117.46                       | No                              | \$130,800                                              | \$112,321                       | 5980             | 1697                | 28.38            | 1486                 | 1647                  |
| CA         | SAN DIEGO COUNTY | 0154.06    | 4 - Upper          | 143.60                       | No                              | \$130,800                                              | \$137,321                       | 2520             | 507                 | 20.12            | 729                  | 911                   |
| CA         | SAN DIEGO COUNTY | 0154.07    | 2 - Moderate       | 51.94                        | No                              | \$130,800                                              | \$49,671                        | 4323             | 1508                | 34.88            | 273                  | 706                   |
| CA         | SAN DIEGO COUNTY | 0154.08    | 3 - Middle         | 104.29                       | No                              | \$130,800                                              | \$99,732                        | 3817             | 1201                | 31.46            | 999                  | 1258                  |
| CA         | SAN DIEGO COUNTY | 0155.01    | 3 - Middle         | 100.51                       | No                              | \$130,800                                              | \$96,111                        | 5346             | 1726                | 32.29            | 1634                 | 1879                  |
| CA         | SAN DIEGO COUNTY | 0155.02    | 3 - Middle         | 108.54                       | No                              | \$130,800                                              | \$103,796                       | 2950             | 963                 | 32.64            | 856                  | 988                   |
| CA         | SAN DIEGO COUNTY | 0156.01    | 3 - Middle         | 90.08                        | No                              | \$130,800                                              | \$86,143                        | 6340             | 2512                | 39.62            | 1277                 | 1678                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0156.02    | 4 - Upper          | 127.63                       | No                              | \$130,800                                              | \$122,045                       | 2472             | 691                 | 27.95            | 704                  | 804                   |
| CA         | SAN DIEGO COUNTY | 0157.01    | 1 - Low            | 36.76                        | No                              | \$130,800                                              | \$35,156                        | 6503             | 3840                | 59.05            | 414                  | 843                   |
| CA         | SAN DIEGO COUNTY | 0157.04    | 2 - Moderate       | 58.22                        | No                              | \$130,800                                              | \$55,675                        | 4559             | 2227                | 48.85            | 584                  | 832                   |
| CA         | SAN DIEGO COUNTY | 0157.05    | 1 - Low            | 49.02                        | No                              | \$130,800                                              | \$46,875                        | 4515             | 2016                | 44.65            | 135                  | 273                   |
| CA         | SAN DIEGO COUNTY | 0157.06    | 1 - Low            | 32.83                        | No                              | \$130,800                                              | \$31,395                        | 2473             | 1285                | 51.96            | 204                  | 291                   |
| CA         | SAN DIEGO COUNTY | 0158.01    | 1 - Low            | 48.68                        | No                              | \$130,800                                              | \$46,550                        | 4010             | 2335                | 58.23            | 144                  | 253                   |
| CA         | SAN DIEGO COUNTY | 0158.02    | 2 - Moderate       | 55.35                        | No                              | \$130,800                                              | \$52,929                        | 5027             | 2363                | 47.01            | 217                  | 637                   |
| CA         | SAN DIEGO COUNTY | 0159.01    | 1 - Low            | 35.97                        | No                              | \$130,800                                              | \$34,403                        | 3671             | 2695                | 73.41            | 166                  | 382                   |
| CA         | SAN DIEGO COUNTY | 0159.02    | 2 - Moderate       | 63.86                        | No                              | \$130,800                                              | \$61,071                        | 5340             | 2909                | 54.48            | 540                  | 801                   |
| CA         | SAN DIEGO COUNTY | 0160.00    | 3 - Middle         | 106.47                       | No                              | \$130,800                                              | \$101,818                       | 2628             | 1256                | 47.79            | 522                  | 754                   |
| CA         | SAN DIEGO COUNTY | 0161.00    | 3 - Middle         | 103.76                       | No                              | \$130,800                                              | \$99,223                        | 5991             | 2454                | 40.96            | 1500                 | 1943                  |
| CA         | SAN DIEGO COUNTY | 0162.01    | 4 - Upper          | 142.78                       | No                              | \$130,800                                              | \$136,539                       | 6079             | 1883                | 30.98            | 1507                 | 1802                  |
| CA         | SAN DIEGO COUNTY | 0162.02    | 3 - Middle         | 81.11                        | No                              | \$130,800                                              | \$77,561                        | 3793             | 2238                | 59.00            | 192                  | 649                   |
| CA         | SAN DIEGO COUNTY | 0163.01    | 1 - Low            | 49.43                        | No                              | \$130,800                                              | \$47,273                        | 5533             | 3048                | 55.09            | 505                  | 712                   |
| CA         | SAN DIEGO COUNTY | 0163.02    | 1 - Low            | 43.97                        | No                              | \$130,800                                              | \$42,052                        | 5750             | 3164                | 55.03            | 506                  | 928                   |
| CA         | SAN DIEGO COUNTY | 0164.01    | 4 - Upper          | 128.54                       | No                              | \$130,800                                              | \$122,917                       | 5311             | 2114                | 39.80            | 1226                 | 1561                  |
| CA         | SAN DIEGO COUNTY | 0164.03    | 3 - Middle         | 96.88                        | No                              | \$130,800                                              | \$92,646                        | 4778             | 1736                | 36.33            | 1072                 | 1402                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0164.04    | 2 - Moderate       | 57.76                        | No                              | \$130,800                                              | \$55,238                        | 3190             | 1840                | 57.68            | 209                  | 560                   |
| CA         | SAN DIEGO COUNTY | 0165.02    | 2 - Moderate       | 64.12                        | No                              | \$130,800                                              | \$61,321                        | 7271             | 3422                | 47.06            | 666                  | 1622                  |
| CA         | SAN DIEGO COUNTY | 0165.03    | 3 - Middle         | 95.83                        | No                              | \$130,800                                              | \$91,636                        | 3056             | 1336                | 43.72            | 472                  | 752                   |
| CA         | SAN DIEGO COUNTY | 0165.04    | 2 - Moderate       | 56.84                        | No                              | \$130,800                                              | \$54,360                        | 7171             | 4588                | 63.98            | 549                  | 932                   |
| CA         | SAN DIEGO COUNTY | 0166.06    | 4 - Upper          | 131.32                       | No                              | \$130,800                                              | \$125,575                       | 3576             | 1273                | 35.60            | 937                  | 1162                  |
| CA         | SAN DIEGO COUNTY | 0166.07    | 3 - Middle         | 114.88                       | No                              | \$130,800                                              | \$109,853                       | 7111             | 2424                | 34.09            | 1841                 | 2254                  |
| CA         | SAN DIEGO COUNTY | 0166.08    | 4 - Upper          | 124.18                       | No                              | \$130,800                                              | \$118,750                       | 2475             | 673                 | 27.19            | 642                  | 793                   |
| CA         | SAN DIEGO COUNTY | 0166.09    | 3 - Middle         | 107.84                       | No                              | \$130,800                                              | \$103,125                       | 5470             | 1621                | 29.63            | 1300                 | 1643                  |
| CA         | SAN DIEGO COUNTY | 0166.10    | 3 - Middle         | 80.66                        | No                              | \$130,800                                              | \$77,132                        | 4334             | 1565                | 36.11            | 1074                 | 1324                  |
| CA         | SAN DIEGO COUNTY | 0166.13    | 3 - Middle         | 87.58                        | No                              | \$130,800                                              | \$83,750                        | 2006             | 704                 | 35.09            | 480                  | 577                   |
| CA         | SAN DIEGO COUNTY | 0166.14    | 3 - Middle         | 106.96                       | No                              | \$130,800                                              | \$102,283                       | 4115             | 1444                | 35.09            | 944                  | 1167                  |
| CA         | SAN DIEGO COUNTY | 0166.15    | 4 - Upper          | 122.22                       | No                              | \$130,800                                              | \$116,875                       | 4278             | 2001                | 46.77            | 587                  | 675                   |
| CA         | SAN DIEGO COUNTY | 0166.16    | 3 - Middle         | 97.42                        | No                              | \$130,800                                              | \$93,158                        | 4452             | 1753                | 39.38            | 803                  | 1169                  |
| CA         | SAN DIEGO COUNTY | 0166.17    | 2 - Moderate       | 66.61                        | No                              | \$130,800                                              | \$63,702                        | 3550             | 1537                | 43.30            | 781                  | 1156                  |
| CA         | SAN DIEGO COUNTY | 0166.18    | 3 - Middle         | 93.02                        | No                              | \$130,800                                              | \$88,958                        | 3947             | 1416                | 35.88            | 1093                 | 1305                  |
| CA         | SAN DIEGO COUNTY | 0166.19    | 2 - Moderate       | 71.89                        | No                              | \$130,800                                              | \$68,750                        | 4576             | 1837                | 40.14            | 1187                 | 1381                  |
| CA         | SAN DIEGO COUNTY | 0166.20    | 3 - Middle         | 104.44                       | No                              | \$130,800                                              | \$99,875                        | 2664             | 933                 | 35.02            | 731                  | 832                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0166.21    | 3 - Middle         | 115.60                       | No                              | \$130,800                                              | \$110,543                       | 4386             | 1495                | 34.09            | 1102                 | 1209                  |
| CA         | SAN DIEGO COUNTY | 0167.03    | 3 - Middle         | 104.94                       | No                              | \$130,800                                              | \$100,354                       | 2750             | 1125                | 40.91            | 520                  | 695                   |
| CA         | SAN DIEGO COUNTY | 0167.04    | 4 - Upper          | 128.90                       | No                              | \$130,800                                              | \$123,261                       | 7174             | 2668                | 37.19            | 1534                 | 1692                  |
| CA         | SAN DIEGO COUNTY | 0167.05    | 2 - Moderate       | 67.23                        | No                              | \$130,800                                              | \$64,292                        | 4629             | 1965                | 42.45            | 421                  | 971                   |
| CA         | SAN DIEGO COUNTY | 0167.06    | 3 - Middle         | 100.46                       | No                              | \$130,800                                              | \$96,069                        | 2966             | 950                 | 32.03            | 608                  | 807                   |
| CA         | SAN DIEGO COUNTY | 0168.04    | 2 - Moderate       | 78.16                        | No                              | \$130,800                                              | \$74,740                        | 7727             | 3554                | 45.99            | 1218                 | 1433                  |
| CA         | SAN DIEGO COUNTY | 0168.06    | 2 - Moderate       | 75.27                        | No                              | \$130,800                                              | \$71,979                        | 4462             | 1950                | 43.70            | 868                  | 1152                  |
| CA         | SAN DIEGO COUNTY | 0168.07    | 3 - Middle         | 103.46                       | No                              | \$130,800                                              | \$98,939                        | 7707             | 2849                | 36.97            | 2232                 | 2659                  |
| CA         | SAN DIEGO COUNTY | 0168.09    | 3 - Middle         | 87.72                        | No                              | \$130,800                                              | \$83,882                        | 6056             | 2433                | 40.18            | 1455                 | 1839                  |
| CA         | SAN DIEGO COUNTY | 0168.10    | 4 - Upper          | 126.00                       | No                              | \$130,800                                              | \$120,489                       | 2733             | 814                 | 29.78            | 760                  | 869                   |
| CA         | SAN DIEGO COUNTY | 0168.11    | 3 - Middle         | 116.17                       | No                              | \$130,800                                              | \$111,094                       | 4677             | 1516                | 32.41            | 1222                 | 1678                  |
| CA         | SAN DIEGO COUNTY | 0168.12    | 3 - Middle         | 119.06                       | No                              | \$130,800                                              | \$113,850                       | 3463             | 854                 | 24.66            | 1175                 | 1344                  |
| CA         | SAN DIEGO COUNTY | 0168.13    | 3 - Middle         | 106.56                       | No                              | \$130,800                                              | \$101,900                       | 3441             | 821                 | 23.86            | 1003                 | 1175                  |
| CA         | SAN DIEGO COUNTY | 0169.01    | 3 - Middle         | 115.41                       | No                              | \$130,800                                              | \$110,366                       | 7217             | 2194                | 30.40            | 1981                 | 2542                  |
| CA         | SAN DIEGO COUNTY | 0169.02    | 3 - Middle         | 111.39                       | No                              | \$130,800                                              | \$106,522                       | 2562             | 1225                | 47.81            | 724                  | 844                   |
| CA         | SAN DIEGO COUNTY | 0170.06    | 4 - Upper          | 162.03                       | No                              | \$130,800                                              | \$154,940                       | 2924             | 755                 | 25.82            | 1092                 | 1137                  |
| CA         | SAN DIEGO COUNTY | 0170.09    | 3 - Middle         | 107.72                       | No                              | \$130,800                                              | \$103,007                       | 4482             | 2010                | 44.85            | 993                  | 1057                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0170.10    | 4 - Upper          | 154.87                       | No                              | \$130,800                                              | \$148,095                       | 3110             | 1268                | 40.77            | 935                  | 998                   |
| CA         | SAN DIEGO COUNTY | 0170.14    | 3 - Middle         | 85.77                        | No                              | \$130,800                                              | \$82,019                        | 2493             | 494                 | 19.82            | 1031                 | 1442                  |
| CA         | SAN DIEGO COUNTY | 0170.18    | 3 - Middle         | 85.44                        | No                              | \$130,800                                              | \$81,707                        | 3727             | 2265                | 60.77            | 816                  | 1022                  |
| CA         | SAN DIEGO COUNTY | 0170.20    | 4 - Upper          | 171.89                       | No                              | \$130,800                                              | \$164,375                       | 3986             | 1141                | 28.63            | 1324                 | 1479                  |
| CA         | SAN DIEGO COUNTY | 0170.21    | 4 - Upper          | 142.93                       | No                              | \$130,800                                              | \$136,674                       | 3182             | 789                 | 24.80            | 1046                 | 1108                  |
| CA         | SAN DIEGO COUNTY | 0170.22    | 4 - Upper          | 130.45                       | No                              | \$130,800                                              | \$124,741                       | 5665             | 2284                | 40.32            | 1482                 | 1564                  |
| CA         | SAN DIEGO COUNTY | 0170.31    | 4 - Upper          | 120.26                       | No                              | \$130,800                                              | \$115,000                       | 4003             | 1862                | 46.52            | 841                  | 963                   |
| CA         | SAN DIEGO COUNTY | 0170.33    | 4 - Upper          | 154.22                       | No                              | \$130,800                                              | \$147,478                       | 5608             | 3194                | 56.95            | 1336                 | 1713                  |
| CA         | SAN DIEGO COUNTY | 0170.34    | 4 - Upper          | 121.53                       | No                              | \$130,800                                              | \$116,217                       | 4893             | 2389                | 48.82            | 1018                 | 1536                  |
| CA         | SAN DIEGO COUNTY | 0170.35    | 3 - Middle         | 118.90                       | No                              | \$130,800                                              | \$113,699                       | 3319             | 1911                | 57.58            | 399                  | 642                   |
| CA         | SAN DIEGO COUNTY | 0170.36    | 4 - Upper          | 127.52                       | No                              | \$130,800                                              | \$121,944                       | 3352             | 1896                | 56.56            | 805                  | 788                   |
| CA         | SAN DIEGO COUNTY | 0170.37    | 4 - Upper          | 126.96                       | No                              | \$130,800                                              | \$121,409                       | 5876             | 3204                | 54.53            | 1156                 | 1405                  |
| CA         | SAN DIEGO COUNTY | 0170.39    | 4 - Upper          | 131.37                       | No                              | \$130,800                                              | \$125,625                       | 6915             | 3831                | 55.40            | 1553                 | 1726                  |
| CA         | SAN DIEGO COUNTY | 0170.40    | 4 - Upper          | 148.89                       | No                              | \$130,800                                              | \$142,376                       | 4277             | 1966                | 45.97            | 1371                 | 1446                  |
| CA         | SAN DIEGO COUNTY | 0170.41    | 4 - Upper          | 131.85                       | No                              | \$130,800                                              | \$126,083                       | 6111             | 2725                | 44.59            | 1340                 | 1711                  |
| CA         | SAN DIEGO COUNTY | 0170.43    | 4 - Upper          | 171.02                       | No                              | \$130,800                                              | \$163,542                       | 5891             | 3643                | 61.84            | 1514                 | 1509                  |
| CA         | SAN DIEGO COUNTY | 0170.44    | 4 - Upper          | 187.51                       | No                              | \$130,800                                              | \$179,306                       | 5638             | 3199                | 56.74            | 1446                 | 1779                  |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0170.45    | 4 - Upper          | 153.69                       | No                              | \$130,800                                              | \$146,964                       | 2703             | 1414                | 52.31            | 735                  | 820                   |
| CA         | SAN DIEGO COUNTY | 0170.46    | 4 - Upper          | 156.30                       | No                              | \$130,800                                              | \$149,464                       | 3727             | 1609                | 43.17            | 1294                 | 1373                  |
| CA         | SAN DIEGO COUNTY | 0170.47    | 4 - Upper          | 162.49                       | No                              | \$130,800                                              | \$155,383                       | 3996             | 1315                | 32.91            | 1359                 | 1567                  |
| CA         | SAN DIEGO COUNTY | 0170.48    | 3 - Middle         | 86.41                        | No                              | \$130,800                                              | \$82,634                        | 6627             | 3836                | 57.88            | 1076                 | 1565                  |
| CA         | SAN DIEGO COUNTY | 0170.49    | 4 - Upper          | 123.88                       | No                              | \$130,800                                              | \$118,464                       | 3033             | 1381                | 45.53            | 614                  | 871                   |
| CA         | SAN DIEGO COUNTY | 0170.50    | 2 - Moderate       | 77.23                        | No                              | \$130,800                                              | \$73,854                        | 3011             | 1513                | 50.25            | 708                  | 841                   |
| CA         | SAN DIEGO COUNTY | 0170.51    | 4 - Upper          | 136.46                       | No                              | \$130,800                                              | \$130,494                       | 4669             | 1998                | 42.79            | 1363                 | 1989                  |
| CA         | SAN DIEGO COUNTY | 0170.52    | 3 - Middle         | 110.49                       | No                              | \$130,800                                              | \$105,658                       | 5137             | 2672                | 52.01            | 998                  | 1342                  |
| CA         | SAN DIEGO COUNTY | 0170.53    | 4 - Upper          | 175.46                       | No                              | \$130,800                                              | \$167,788                       | 3406             | 896                 | 26.31            | 1120                 | 1190                  |
| CA         | SAN DIEGO COUNTY | 0170.54    | 4 - Upper          | 147.79                       | No                              | \$130,800                                              | \$141,328                       | 5654             | 1813                | 32.07            | 1629                 | 1793                  |
| CA         | SAN DIEGO COUNTY | 0170.55    | 4 - Upper          | 147.17                       | No                              | \$130,800                                              | \$140,737                       | 5125             | 2843                | 55.47            | 1348                 | 1667                  |
| CA         | SAN DIEGO COUNTY | 0170.56    | 3 - Middle         | 114.77                       | No                              | \$130,800                                              | \$109,750                       | 4426             | 2284                | 51.60            | 676                  | 920                   |
| CA         | SAN DIEGO COUNTY | 0170.57    | 4 - Upper          | 169.02                       | No                              | \$130,800                                              | \$161,630                       | 3763             | 1340                | 35.61            | 1169                 | 1410                  |
| CA         | SAN DIEGO COUNTY | 0170.58    | 4 - Upper          | 128.72                       | No                              | \$130,800                                              | \$123,095                       | 4048             | 1964                | 48.52            | 988                  | 1169                  |
| CA         | SAN DIEGO COUNTY | 0170.59    | 3 - Middle         | 101.96                       | No                              | \$130,800                                              | \$97,500                        | 3609             | 840                 | 23.28            | 1427                 | 1479                  |
| CA         | SAN DIEGO COUNTY | 0170.60    | 4 - Upper          | 155.03                       | No                              | \$130,800                                              | \$148,250                       | 2728             | 725                 | 26.58            | 1352                 | 1386                  |
| CA         | SAN DIEGO COUNTY | 0170.61    | 4 - Upper          | 230.66                       | No                              | \$130,800                                              | \$220,573                       | 3838             | 1014                | 26.42            | 1164                 | 1507                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0170.62    | 4 - Upper          | 261.44                       | No                              | \$130,800                                              | \$250,001                       | 5489             | 1989                | 36.24            | 1285                 | 1844                  |
| CA         | SAN DIEGO COUNTY | 0170.63    | 4 - Upper          | 162.89                       | No                              | \$130,800                                              | \$155,761                       | 4659             | 1994                | 42.80            | 860                  | 1058                  |
| CA         | SAN DIEGO COUNTY | 0170.64    | 4 - Upper          | 199.01                       | No                              | \$130,800                                              | \$190,302                       | 7844             | 5639                | 71.89            | 2049                 | 2154                  |
| CA         | SAN DIEGO COUNTY | 0170.65    | 4 - Upper          | 218.18                       | No                              | \$130,800                                              | \$208,631                       | 9344             | 4992                | 53.42            | 2234                 | 2499                  |
| CA         | SAN DIEGO COUNTY | 0170.66    | 4 - Upper          | 126.88                       | No                              | \$130,800                                              | \$121,336                       | 5989             | 2605                | 43.50            | 921                  | 1083                  |
| CA         | SAN DIEGO COUNTY | 0170.67    | 4 - Upper          | 206.83                       | No                              | \$130,800                                              | \$197,778                       | 3213             | 1660                | 51.67            | 625                  | 833                   |
| CA         | SAN DIEGO COUNTY | 0170.68    | 4 - Upper          | 136.25                       | No                              | \$130,800                                              | \$130,294                       | 4778             | 2779                | 58.16            | 898                  | 1199                  |
| CA         | SAN DIEGO COUNTY | 0170.69    | 4 - Upper          | 159.84                       | No                              | \$130,800                                              | \$152,850                       | 2544             | 1206                | 47.41            | 564                  | 646                   |
| CA         | SAN DIEGO COUNTY | 0170.70    | 4 - Upper          | 194.41                       | No                              | \$130,800                                              | \$185,905                       | 6376             | 3950                | 61.95            | 1119                 | 1263                  |
| CA         | SAN DIEGO COUNTY | 0170.71    | 4 - Upper          | 202.38                       | No                              | \$130,800                                              | \$193,528                       | 5073             | 3013                | 59.39            | 731                  | 1334                  |
| CA         | SAN DIEGO COUNTY | 0171.04    | 4 - Upper          | 126.43                       | No                              | \$130,800                                              | \$120,903                       | 4014             | 1001                | 24.94            | 1114                 | 1331                  |
| CA         | SAN DIEGO COUNTY | 0171.06    | 4 - Upper          | 212.64                       | No                              | \$130,800                                              | \$203,333                       | 5100             | 1004                | 19.69            | 1255                 | 1998                  |
| CA         | SAN DIEGO COUNTY | 0171.07    | 4 - Upper          | 194.64                       | No                              | \$130,800                                              | \$186,128                       | 2858             | 697                 | 24.39            | 963                  | 1063                  |
| CA         | SAN DIEGO COUNTY | 0171.08    | 4 - Upper          | 169.93                       | No                              | \$130,800                                              | \$162,500                       | 4717             | 1139                | 24.15            | 1383                 | 1608                  |
| CA         | SAN DIEGO COUNTY | 0171.09    | 4 - Upper          | 214.07                       | No                              | \$130,800                                              | \$204,706                       | 6845             | 1820                | 26.59            | 1581                 | 1908                  |
| CA         | SAN DIEGO COUNTY | 0171.11    | 4 - Upper          | 207.90                       | No                              | \$130,800                                              | \$198,802                       | 4415             | 927                 | 21.00            | 1484                 | 1811                  |
| CA         | SAN DIEGO COUNTY | 0171.12    | 4 - Upper          | 158.91                       | No                              | \$130,800                                              | \$151,964                       | 2602             | 712                 | 27.36            | 663                  | 684                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0171.13    | 4 - Upper          | 160.16                       | No                              | \$130,800                                              | \$153,150                       | 5381             | 2467                | 45.85            | 920                  | 1050                  |
| CA         | SAN DIEGO COUNTY | 0172.01    | 4 - Upper          | 261.44                       | No                              | \$130,800                                              | \$250,001                       | 1905             | 326                 | 17.11            | 537                  | 1168                  |
| CA         | SAN DIEGO COUNTY | 0172.02    | 4 - Upper          | 141.66                       | No                              | \$130,800                                              | \$135,469                       | 2035             | 340                 | 16.71            | 502                  | 1007                  |
| CA         | SAN DIEGO COUNTY | 0173.03    | 4 - Upper          | 128.85                       | No                              | \$130,800                                              | \$123,214                       | 3033             | 539                 | 17.77            | 902                  | 1355                  |
| CA         | SAN DIEGO COUNTY | 0173.05    | 4 - Upper          | 142.14                       | No                              | \$130,800                                              | \$135,926                       | 3100             | 572                 | 18.45            | 1040                 | 1251                  |
| CA         | SAN DIEGO COUNTY | 0173.06    | 4 - Upper          | 217.14                       | No                              | \$130,800                                              | \$207,639                       | 2855             | 519                 | 18.18            | 871                  | 1187                  |
| CA         | SAN DIEGO COUNTY | 0173.07    | 4 - Upper          | 136.14                       | No                              | \$130,800                                              | \$130,188                       | 2264             | 458                 | 20.23            | 635                  | 839                   |
| CA         | SAN DIEGO COUNTY | 0173.08    | 3 - Middle         | 112.46                       | No                              | \$130,800                                              | \$107,540                       | 3178             | 1374                | 43.23            | 489                  | 701                   |
| CA         | SAN DIEGO COUNTY | 0174.03    | 4 - Upper          | 167.97                       | No                              | \$130,800                                              | \$160,625                       | 4998             | 1070                | 21.41            | 1478                 | 1911                  |
| CA         | SAN DIEGO COUNTY | 0174.05    | 3 - Middle         | 98.96                        | No                              | \$130,800                                              | \$94,637                        | 3604             | 1125                | 31.22            | 841                  | 1376                  |
| CA         | SAN DIEGO COUNTY | 0174.06    | 4 - Upper          | 161.91                       | No                              | \$130,800                                              | \$154,832                       | 3135             | 626                 | 19.97            | 715                  | 1090                  |
| CA         | SAN DIEGO COUNTY | 0174.07    | 4 - Upper          | 189.87                       | No                              | \$130,800                                              | \$181,563                       | 3080             | 526                 | 17.08            | 801                  | 1405                  |
| CA         | SAN DIEGO COUNTY | 0174.08    | 4 - Upper          | 152.07                       | No                              | \$130,800                                              | \$145,417                       | 2684             | 728                 | 27.12            | 459                  | 910                   |
| CA         | SAN DIEGO COUNTY | 0175.01    | 4 - Upper          | 135.22                       | No                              | \$130,800                                              | \$129,306                       | 2755             | 559                 | 20.29            | 454                  | 1306                  |
| CA         | SAN DIEGO COUNTY | 0175.02    | 4 - Upper          | 142.72                       | No                              | \$130,800                                              | \$136,477                       | 3674             | 1501                | 40.85            | 582                  | 1219                  |
| CA         | SAN DIEGO COUNTY | 0176.01    | 4 - Upper          | 163.81                       | No                              | \$130,800                                              | \$156,649                       | 5511             | 1058                | 19.20            | 1339                 | 1619                  |
| CA         | SAN DIEGO COUNTY | 0176.03    | 4 - Upper          | 159.77                       | No                              | \$130,800                                              | \$152,778                       | 2498             | 726                 | 29.06            | 844                  | 1110                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0176.05    | 4 - Upper          | 181.32                       | No                              | \$130,800                                              | \$173,393                       | 3692             | 1372                | 37.16            | 647                  | 836                   |
| CA         | SAN DIEGO COUNTY | 0176.06    | 3 - Middle         | 99.88                        | No                              | \$130,800                                              | \$95,510                        | 3988             | 1475                | 36.99            | 832                  | 1196                  |
| CA         | SAN DIEGO COUNTY | 0177.01    | 4 - Upper          | 165.83                       | No                              | \$130,800                                              | \$158,578                       | 5379             | 1447                | 26.90            | 1137                 | 1954                  |
| CA         | SAN DIEGO COUNTY | 0177.02    | 4 - Upper          | 150.88                       | No                              | \$130,800                                              | \$144,281                       | 2923             | 662                 | 22.65            | 670                  | 1407                  |
| CA         | SAN DIEGO COUNTY | 0178.01    | 3 - Middle         | 102.13                       | No                              | \$130,800                                              | \$97,665                        | 7000             | 2149                | 30.70            | 1507                 | 1943                  |
| CA         | SAN DIEGO COUNTY | 0178.08    | 4 - Upper          | 160.43                       | No                              | \$130,800                                              | \$153,409                       | 6166             | 1525                | 24.73            | 2134                 | 2515                  |
| CA         | SAN DIEGO COUNTY | 0178.09    | 4 - Upper          | 138.20                       | No                              | \$130,800                                              | \$132,159                       | 2324             | 522                 | 22.46            | 604                  | 831                   |
| CA         | SAN DIEGO COUNTY | 0178.10    | 4 - Upper          | 170.41                       | No                              | \$130,800                                              | \$162,955                       | 5067             | 1162                | 22.93            | 1443                 | 1737                  |
| CA         | SAN DIEGO COUNTY | 0178.11    | 4 - Upper          | 135.03                       | No                              | \$130,800                                              | \$129,129                       | 6806             | 2049                | 30.11            | 1468                 | 2355                  |
| CA         | SAN DIEGO COUNTY | 0178.13    | 4 - Upper          | 134.18                       | No                              | \$130,800                                              | \$128,311                       | 4370             | 983                 | 22.49            | 1112                 | 1830                  |
| CA         | SAN DIEGO COUNTY | 0179.01    | 3 - Middle         | 83.91                        | No                              | \$130,800                                              | \$80,243                        | 3767             | 1548                | 41.09            | 298                  | 873                   |
| CA         | SAN DIEGO COUNTY | 0179.02    | 3 - Middle         | 81.36                        | No                              | \$130,800                                              | \$77,808                        | 2883             | 1298                | 45.02            | 535                  | 992                   |
| CA         | SAN DIEGO COUNTY | 0180.00    | 4 - Upper          | 149.41                       | No                              | \$130,800                                              | \$142,875                       | 3089             | 713                 | 23.08            | 447                  | 1112                  |
| CA         | SAN DIEGO COUNTY | 0181.01    | 2 - Moderate       | 77.92                        | No                              | \$130,800                                              | \$74,511                        | 3474             | 1296                | 37.31            | 917                  | 1366                  |
| CA         | SAN DIEGO COUNTY | 0181.02    | 4 - Upper          | 149.52                       | No                              | \$130,800                                              | \$142,976                       | 2544             | 775                 | 30.46            | 380                  | 947                   |
| CA         | SAN DIEGO COUNTY | 0182.01    | 3 - Middle         | 88.42                        | No                              | \$130,800                                              | \$84,554                        | 2942             | 1587                | 53.94            | 368                  | 870                   |
| CA         | SAN DIEGO COUNTY | 0182.02    | 2 - Moderate       | 70.25                        | No                              | \$130,800                                              | \$67,176                        | 3122             | 1883                | 60.31            | 263                  | 815                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0183.01    | 4 - Upper          | 126.80                       | No                              | \$130,800                                              | \$121,250                       | 1008             | 261                 | 25.89            | 281                  | 438                   |
| CA         | SAN DIEGO COUNTY | 0183.02    | 2 - Moderate       | 73.05                        | No                              | \$130,800                                              | \$69,861                        | 1335             | 424                 | 31.76            | 243                  | 280                   |
| CA         | SAN DIEGO COUNTY | 0184.00    | 2 - Moderate       | 71.59                        | No                              | \$130,800                                              | \$68,466                        | 3561             | 1690                | 47.46            | 308                  | 758                   |
| CA         | SAN DIEGO COUNTY | 0185.04    | 3 - Middle         | 84.24                        | No                              | \$130,800                                              | \$80,556                        | 6797             | 2450                | 36.05            | 1548                 | 2175                  |
| CA         | SAN DIEGO COUNTY | 0185.09    | 2 - Moderate       | 55.85                        | No                              | \$130,800                                              | \$53,415                        | 4974             | 3532                | 71.01            | 512                  | 684                   |
| CA         | SAN DIEGO COUNTY | 0185.10    | 2 - Moderate       | 77.12                        | No                              | \$130,800                                              | \$73,750                        | 3419             | 2245                | 65.66            | 653                  | 895                   |
| CA         | SAN DIEGO COUNTY | 0185.11    | 3 - Middle         | 81.46                        | No                              | \$130,800                                              | \$77,896                        | 4959             | 2975                | 59.99            | 750                  | 1046                  |
| CA         | SAN DIEGO COUNTY | 0185.12    | 2 - Moderate       | 62.09                        | No                              | \$130,800                                              | \$59,375                        | 3647             | 1252                | 34.33            | 1325                 | 1834                  |
| CA         | SAN DIEGO COUNTY | 0185.15    | 3 - Middle         | 113.29                       | No                              | \$130,800                                              | \$108,333                       | 5064             | 1875                | 37.03            | 1094                 | 1523                  |
| CA         | SAN DIEGO COUNTY | 0185.16    | 3 - Middle         | 92.07                        | No                              | \$130,800                                              | \$88,043                        | 3940             | 2236                | 56.75            | 749                  | 921                   |
| CA         | SAN DIEGO COUNTY | 0185.17    | 2 - Moderate       | 79.44                        | No                              | \$130,800                                              | \$75,972                        | 3996             | 1835                | 45.92            | 822                  | 1395                  |
| CA         | SAN DIEGO COUNTY | 0185.18    | 3 - Middle         | 106.36                       | No                              | \$130,800                                              | \$101,708                       | 3132             | 2412                | 77.01            | 582                  | 792                   |
| CA         | SAN DIEGO COUNTY | 0185.19    | 2 - Moderate       | 67.86                        | No                              | \$130,800                                              | \$64,899                        | 5575             | 4336                | 77.78            | 761                  | 974                   |
| CA         | SAN DIEGO COUNTY | 0185.20    | 2 - Moderate       | 72.78                        | No                              | \$130,800                                              | \$69,595                        | 5540             | 4060                | 73.29            | 931                  | 1482                  |
| CA         | SAN DIEGO COUNTY | 0185.21    | 3 - Middle         | 95.42                        | No                              | \$130,800                                              | \$91,250                        | 4888             | 2902                | 59.37            | 889                  | 1461                  |
| CA         | SAN DIEGO COUNTY | 0185.22    | 4 - Upper          | 120.15                       | No                              | \$130,800                                              | \$114,896                       | 5371             | 2879                | 53.60            | 879                  | 1217                  |
| CA         | SAN DIEGO COUNTY | 0185.23    | 3 - Middle         | 93.90                        | No                              | \$130,800                                              | \$89,792                        | 5116             | 2737                | 53.50            | 1071                 | 1402                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0185.24    | 3 - Middle         | 116.08                       | No                              | \$130,800                                              | \$111,000                       | 3642             | 1945                | 53.40            | 698                  | 954                   |
| CA         | SAN DIEGO COUNTY | 0185.25    | 4 - Upper          | 155.39                       | No                              | \$130,800                                              | \$148,590                       | 4395             | 2142                | 48.74            | 1132                 | 1426                  |
| CA         | SAN DIEGO COUNTY | 0186.01    | 3 - Middle         | 107.09                       | No                              | \$130,800                                              | \$102,406                       | 4622             | 2198                | 47.56            | 1035                 | 1518                  |
| CA         | SAN DIEGO COUNTY | 0186.08    | 4 - Upper          | 121.87                       | No                              | \$130,800                                              | \$116,537                       | 3103             | 1702                | 54.85            | 925                  | 1050                  |
| CA         | SAN DIEGO COUNTY | 0186.09    | 3 - Middle         | 84.77                        | No                              | \$130,800                                              | \$81,063                        | 6286             | 4726                | 75.18            | 1149                 | 1757                  |
| CA         | SAN DIEGO COUNTY | 0186.12    | 4 - Upper          | 136.05                       | No                              | \$130,800                                              | \$130,103                       | 4098             | 2317                | 56.54            | 1053                 | 1336                  |
| CA         | SAN DIEGO COUNTY | 0186.13    | 2 - Moderate       | 69.92                        | No                              | \$130,800                                              | \$66,860                        | 4117             | 2792                | 67.82            | 535                  | 914                   |
| CA         | SAN DIEGO COUNTY | 0186.15    | 2 - Moderate       | 59.23                        | No                              | \$130,800                                              | \$56,642                        | 2814             | 2229                | 79.21            | 333                  | 693                   |
| CA         | SAN DIEGO COUNTY | 0186.16    | 1 - Low            | 38.00                        | No                              | \$130,800                                              | \$36,346                        | 3724             | 2572                | 69.07            | 158                  | 515                   |
| CA         | SAN DIEGO COUNTY | 0186.17    | 3 - Middle         | 110.62                       | No                              | \$130,800                                              | \$105,781                       | 3561             | 2374                | 66.67            | 763                  | 1034                  |
| CA         | SAN DIEGO COUNTY | 0186.18    | 2 - Moderate       | 68.10                        | No                              | \$130,800                                              | \$65,125                        | 3969             | 3454                | 87.02            | 300                  | 656                   |
| CA         | SAN DIEGO COUNTY | 0186.19    | 4 - Upper          | 150.09                       | No                              | \$130,800                                              | \$143,527                       | 6194             | 2743                | 44.28            | 1268                 | 1760                  |
| CA         | SAN DIEGO COUNTY | 0186.20    | 3 - Middle         | 108.44                       | No                              | \$130,800                                              | \$103,696                       | 2718             | 2240                | 82.41            | 435                  | 404                   |
| CA         | SAN DIEGO COUNTY | 0186.21    | 3 - Middle         | 90.29                        | No                              | \$130,800                                              | \$86,346                        | 1640             | 1196                | 72.93            | 357                  | 569                   |
| CA         | SAN DIEGO COUNTY | 0186.22    | 2 - Moderate       | 67.84                        | No                              | \$130,800                                              | \$64,873                        | 5130             | 3220                | 62.77            | 934                  | 1302                  |
| CA         | SAN DIEGO COUNTY | 0187.00    | 2 - Moderate       | 55.42                        | No                              | \$130,800                                              | \$52,998                        | 37892            | 17418               | 45.97            | 38                   | 7708                  |
| CA         | SAN DIEGO COUNTY | 0188.01    | 3 - Middle         | 101.60                       | No                              | \$130,800                                              | \$97,159                        | 3808             | 1310                | 34.40            | 1101                 | 1309                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0188.03    | 3 - Middle         | 105.76                       | No                              | \$130,800                                              | \$101,136                       | 5056             | 1769                | 34.99            | 1164                 | 1725                  |
| CA         | SAN DIEGO COUNTY | 0188.04    | 4 - Upper          | 154.05                       | No                              | \$130,800                                              | \$147,308                       | 5536             | 1427                | 25.78            | 1759                 | 2046                  |
| CA         | SAN DIEGO COUNTY | 0188.05    | 4 - Upper          | 132.92                       | No                              | \$130,800                                              | \$127,105                       | 3572             | 1097                | 30.71            | 1083                 | 1393                  |
| CA         | SAN DIEGO COUNTY | 0189.03    | 2 - Moderate       | 59.24                        | No                              | \$130,800                                              | \$56,648                        | 5161             | 3089                | 59.85            | 905                  | 1510                  |
| CA         | SAN DIEGO COUNTY | 0189.04    | 2 - Moderate       | 59.15                        | No                              | \$130,800                                              | \$56,563                        | 6316             | 4171                | 66.04            | 755                  | 1206                  |
| CA         | SAN DIEGO COUNTY | 0189.05    | 2 - Moderate       | 69.80                        | No                              | \$130,800                                              | \$66,750                        | 6764             | 4847                | 71.66            | 824                  | 1259                  |
| CA         | SAN DIEGO COUNTY | 0189.06    | 2 - Moderate       | 67.42                        | No                              | \$130,800                                              | \$64,474                        | 6298             | 4086                | 64.88            | 1025                 | 1421                  |
| CA         | SAN DIEGO COUNTY | 0190.01    | 3 - Middle         | 89.45                        | No                              | \$130,800                                              | \$85,536                        | 6395             | 2123                | 33.20            | 1994                 | 2509                  |
| CA         | SAN DIEGO COUNTY | 0190.02    | 3 - Middle         | 105.69                       | No                              | \$130,800                                              | \$101,071                       | 3581             | 1974                | 55.12            | 677                  | 895                   |
| CA         | SAN DIEGO COUNTY | 0191.03    | 3 - Middle         | 102.83                       | No                              | \$130,800                                              | \$98,338                        | 7046             | 2937                | 41.68            | 1628                 | 2220                  |
| CA         | SAN DIEGO COUNTY | 0191.05    | 4 - Upper          | 127.81                       | No                              | \$130,800                                              | \$122,220                       | 6920             | 2199                | 31.78            | 2161                 | 2462                  |
| CA         | SAN DIEGO COUNTY | 0191.07    | 3 - Middle         | 108.82                       | No                              | \$130,800                                              | \$104,063                       | 2470             | 1190                | 48.18            | 649                  | 778                   |
| CA         | SAN DIEGO COUNTY | 0191.08    | 3 - Middle         | 85.44                        | No                              | \$130,800                                              | \$81,702                        | 3072             | 2334                | 75.98            | 721                  | 1075                  |
| CA         | SAN DIEGO COUNTY | 0191.09    | 3 - Middle         | 92.29                        | No                              | \$130,800                                              | \$88,255                        | 4793             | 2475                | 51.64            | 1304                 | 1535                  |
| CA         | SAN DIEGO COUNTY | 0191.10    | 3 - Middle         | 110.03                       | No                              | \$130,800                                              | \$105,221                       | 5438             | 2756                | 50.68            | 1197                 | 1779                  |
| CA         | SAN DIEGO COUNTY | 0191.11    | 3 - Middle         | 99.15                        | No                              | \$130,800                                              | \$94,817                        | 4417             | 2428                | 54.97            | 880                  | 1235                  |
| CA         | SAN DIEGO COUNTY | 0192.03    | 3 - Middle         | 119.65                       | No                              | \$130,800                                              | \$114,417                       | 2952             | 1366                | 46.27            | 666                  | 855                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0192.05    | 3 - Middle         | 84.47                        | No                              | \$130,800                                              | \$80,773                        | 6472             | 4625                | 71.46            | 989                  | 1465                  |
| CA         | SAN DIEGO COUNTY | 0192.06    | 2 - Moderate       | 78.31                        | No                              | \$130,800                                              | \$74,884                        | 5586             | 4564                | 81.70            | 617                  | 1014                  |
| CA         | SAN DIEGO COUNTY | 0192.08    | 4 - Upper          | 132.77                       | No                              | \$130,800                                              | \$126,964                       | 3564             | 1260                | 35.35            | 1004                 | 1219                  |
| CA         | SAN DIEGO COUNTY | 0192.09    | 4 - Upper          | 121.30                       | No                              | \$130,800                                              | \$116,000                       | 3270             | 999                 | 30.55            | 885                  | 1039                  |
| CA         | SAN DIEGO COUNTY | 0192.10    | 2 - Moderate       | 68.77                        | No                              | \$130,800                                              | \$65,763                        | 5882             | 4386                | 74.57            | 813                  | 1328                  |
| CA         | SAN DIEGO COUNTY | 0193.01    | 4 - Upper          | 122.58                       | No                              | \$130,800                                              | \$117,218                       | 6651             | 3139                | 47.20            | 1873                 | 2259                  |
| CA         | SAN DIEGO COUNTY | 0193.03    | 4 - Upper          | 124.29                       | No                              | \$130,800                                              | \$118,854                       | 8025             | 4204                | 52.39            | 1883                 | 2368                  |
| CA         | SAN DIEGO COUNTY | 0193.04    | 3 - Middle         | 90.88                        | No                              | \$130,800                                              | \$86,908                        | 3548             | 1782                | 50.23            | 698                  | 1149                  |
| CA         | SAN DIEGO COUNTY | 0193.05    | 3 - Middle         | 106.84                       | No                              | \$130,800                                              | \$102,167                       | 3983             | 1894                | 47.55            | 818                  | 1452                  |
| CA         | SAN DIEGO COUNTY | 0194.03    | 3 - Middle         | 99.38                        | No                              | \$130,800                                              | \$95,033                        | 6489             | 4226                | 65.13            | 1200                 | 1610                  |
| CA         | SAN DIEGO COUNTY | 0194.04    | 2 - Moderate       | 77.97                        | No                              | \$130,800                                              | \$74,559                        | 3697             | 3183                | 86.10            | 544                  | 789                   |
| CA         | SAN DIEGO COUNTY | 0194.05    | 3 - Middle         | 84.07                        | No                              | \$130,800                                              | \$80,396                        | 3813             | 2688                | 70.50            | 575                  | 903                   |
| CA         | SAN DIEGO COUNTY | 0194.06    | 3 - Middle         | 81.87                        | No                              | \$130,800                                              | \$78,289                        | 4959             | 3013                | 60.76            | 990                  | 1283                  |
| CA         | SAN DIEGO COUNTY | 0195.01    | 2 - Moderate       | 57.37                        | No                              | \$130,800                                              | \$54,861                        | 3831             | 3547                | 92.59            | 160                  | 449                   |
| CA         | SAN DIEGO COUNTY | 0195.02    | 2 - Moderate       | 54.08                        | No                              | \$130,800                                              | \$51,714                        | 5492             | 4870                | 88.67            | 301                  | 926                   |
| CA         | SAN DIEGO COUNTY | 0195.03    | 2 - Moderate       | 71.01                        | No                              | \$130,800                                              | \$67,905                        | 5032             | 3790                | 75.32            | 603                  | 1207                  |
| CA         | SAN DIEGO COUNTY | 0196.01    | 3 - Middle         | 105.74                       | No                              | \$130,800                                              | \$101,120                       | 6622             | 3684                | 55.63            | 1156                 | 1718                  |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0196.02    | 3 - Middle         | 87.99                        | No                              | \$130,800                                              | \$84,143                        | 5438             | 2934                | 53.95            | 982                  | 1264                  |
| CA         | SAN DIEGO COUNTY | 0197.01    | 3 - Middle         | 85.42                        | No                              | \$130,800                                              | \$81,689                        | 7022             | 3798                | 54.09            | 1106                 | 1493                  |
| CA         | SAN DIEGO COUNTY | 0197.02    | 3 - Middle         | 98.95                        | No                              | \$130,800                                              | \$94,621                        | 5069             | 2128                | 41.98            | 1172                 | 1554                  |
| CA         | SAN DIEGO COUNTY | 0198.03    | 3 - Middle         | 100.84                       | No                              | \$130,800                                              | \$96,435                        | 5937             | 2262                | 38.10            | 855                  | 1616                  |
| CA         | SAN DIEGO COUNTY | 0198.04    | 4 - Upper          | 136.79                       | No                              | \$130,800                                              | \$130,804                       | 4567             | 1231                | 26.95            | 1369                 | 1637                  |
| CA         | SAN DIEGO COUNTY | 0198.05    | 3 - Middle         | 83.74                        | No                              | \$130,800                                              | \$80,079                        | 4138             | 2239                | 54.11            | 807                  | 1166                  |
| CA         | SAN DIEGO COUNTY | 0198.08    | 3 - Middle         | 110.61                       | No                              | \$130,800                                              | \$105,774                       | 4853             | 1133                | 23.35            | 1711                 | 2331                  |
| CA         | SAN DIEGO COUNTY | 0198.09    | 4 - Upper          | 131.68                       | No                              | \$130,800                                              | \$125,924                       | 4096             | 1132                | 27.64            | 1498                 | 1704                  |
| CA         | SAN DIEGO COUNTY | 0198.10    | 3 - Middle         | 95.57                        | No                              | \$130,800                                              | \$91,395                        | 6412             | 2573                | 40.13            | 1702                 | 1774                  |
| CA         | SAN DIEGO COUNTY | 0198.11    | 4 - Upper          | 145.25                       | No                              | \$130,800                                              | \$138,894                       | 7330             | 2998                | 40.90            | 1586                 | 1773                  |
| CA         | SAN DIEGO COUNTY | 0199.02    | 3 - Middle         | 96.97                        | No                              | \$130,800                                              | \$92,734                        | 4211             | 2620                | 62.22            | 757                  | 980                   |
| CA         | SAN DIEGO COUNTY | 0199.03    | 3 - Middle         | 96.54                        | No                              | \$130,800                                              | \$92,321                        | 4718             | 2319                | 49.15            | 955                  | 1282                  |
| CA         | SAN DIEGO COUNTY | 0199.04    | 3 - Middle         | 92.98                        | No                              | \$130,800                                              | \$88,919                        | 6865             | 2985                | 43.48            | 986                  | 1400                  |
| CA         | SAN DIEGO COUNTY | 0199.05    | 3 - Middle         | 109.80                       | No                              | \$130,800                                              | \$105,000                       | 4326             | 1788                | 41.33            | 969                  | 1363                  |
| CA         | SAN DIEGO COUNTY | 0200.15    | 4 - Upper          | 173.33                       | No                              | \$130,800                                              | \$165,750                       | 5171             | 1412                | 27.31            | 1510                 | 1557                  |
| CA         | SAN DIEGO COUNTY | 0200.17    | 2 - Moderate       | 66.58                        | No                              | \$130,800                                              | \$63,667                        | 3187             | 1965                | 61.66            | 378                  | 511                   |
| CA         | SAN DIEGO COUNTY | 0200.19    | 3 - Middle         | 103.49                       | No                              | \$130,800                                              | \$98,966                        | 6728             | 2759                | 41.01            | 2292                 | 2577                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0200.21    | 3 - Middle         | 81.56                        | No                              | \$130,800                                              | \$77,992                        | 6034             | 4779                | 79.20            | 727                  | 1059                  |
| CA         | SAN DIEGO COUNTY | 0200.23    | 3 - Middle         | 114.56                       | No                              | \$130,800                                              | \$109,547                       | 4734             | 2683                | 56.68            | 1014                 | 1230                  |
| CA         | SAN DIEGO COUNTY | 0200.24    | 3 - Middle         | 103.78                       | No                              | \$130,800                                              | \$99,243                        | 4129             | 2057                | 49.82            | 1004                 | 1295                  |
| CA         | SAN DIEGO COUNTY | 0200.25    | 3 - Middle         | 83.80                        | No                              | \$130,800                                              | \$80,134                        | 5021             | 2809                | 55.95            | 957                  | 1119                  |
| CA         | SAN DIEGO COUNTY | 0200.26    | 4 - Upper          | 123.19                       | No                              | \$130,800                                              | \$117,802                       | 4345             | 1442                | 33.19            | 1257                 | 1653                  |
| CA         | SAN DIEGO COUNTY | 0200.28    | 1 - Low            | 45.43                        | No                              | \$130,800                                              | \$43,448                        | 3690             | 3395                | 92.01            | 46                   | 146                   |
| CA         | SAN DIEGO COUNTY | 0200.29    | 2 - Moderate       | 58.72                        | No                              | \$130,800                                              | \$56,154                        | 6854             | 4889                | 71.33            | 415                  | 782                   |
| CA         | SAN DIEGO COUNTY | 0200.30    | 4 - Upper          | 186.83                       | No                              | \$130,800                                              | \$178,659                       | 7193             | 2522                | 35.06            | 1837                 | 2088                  |
| CA         | SAN DIEGO COUNTY | 0200.31    | 4 - Upper          | 121.07                       | No                              | \$130,800                                              | \$115,772                       | 6659             | 2333                | 35.04            | 1748                 | 2036                  |
| CA         | SAN DIEGO COUNTY | 0200.32    | 4 - Upper          | 151.36                       | No                              | \$130,800                                              | \$144,741                       | 3649             | 975                 | 26.72            | 1129                 | 1445                  |
| CA         | SAN DIEGO COUNTY | 0200.33    | 3 - Middle         | 107.67                       | No                              | \$130,800                                              | \$102,966                       | 3720             | 1104                | 29.68            | 989                  | 1427                  |
| CA         | SAN DIEGO COUNTY | 0200.34    | 4 - Upper          | 195.12                       | No                              | \$130,800                                              | \$186,585                       | 2737             | 666                 | 24.33            | 779                  | 843                   |
| CA         | SAN DIEGO COUNTY | 0200.35    | 4 - Upper          | 186.44                       | No                              | \$130,800                                              | \$178,289                       | 6858             | 1550                | 22.60            | 1820                 | 2306                  |
| CA         | SAN DIEGO COUNTY | 0200.36    | 1 - Low            | 44.52                        | No                              | \$130,800                                              | \$42,578                        | 3613             | 3192                | 88.35            | 522                  | 633                   |
| CA         | SAN DIEGO COUNTY | 0200.37    | 2 - Moderate       | 57.99                        | No                              | \$130,800                                              | \$55,455                        | 4331             | 3166                | 73.10            | 654                  | 1120                  |
| CA         | SAN DIEGO COUNTY | 0200.38    | 4 - Upper          | 130.24                       | No                              | \$130,800                                              | \$124,545                       | 5773             | 3273                | 56.69            | 1190                 | 1586                  |
| CA         | SAN DIEGO COUNTY | 0200.39    | 3 - Middle         | 111.11                       | No                              | \$130,800                                              | \$106,250                       | 2226             | 1293                | 58.09            | 471                  | 574                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0200.40    | 4 - Upper          | 153.96                       | No                              | \$130,800                                              | \$147,222                       | 4299             | 1527                | 35.52            | 1149                 | 1416                  |
| CA         | SAN DIEGO COUNTY | 0200.41    | 3 - Middle         | 94.39                        | No                              | \$130,800                                              | \$90,263                        | 3028             | 1969                | 65.03            | 365                  | 768                   |
| CA         | SAN DIEGO COUNTY | 0200.42    | 4 - Upper          | 162.34                       | No                              | \$130,800                                              | \$155,240                       | 3794             | 1160                | 30.57            | 1386                 | 1490                  |
| CA         | SAN DIEGO COUNTY | 0200.43    | 4 - Upper          | 170.96                       | No                              | \$130,800                                              | \$163,478                       | 6475             | 2248                | 34.72            | 1441                 | 1537                  |
| CA         | SAN DIEGO COUNTY | 0200.44    | 4 - Upper          | 152.22                       | No                              | \$130,800                                              | \$145,566                       | 8509             | 3520                | 41.37            | 2061                 | 2719                  |
| CA         | SAN DIEGO COUNTY | 0201.05    | 3 - Middle         | 91.09                        | No                              | \$130,800                                              | \$87,109                        | 4122             | 2180                | 52.89            | 708                  | 1012                  |
| CA         | SAN DIEGO COUNTY | 0201.06    | 3 - Middle         | 95.42                        | No                              | \$130,800                                              | \$91,250                        | 3852             | 2430                | 63.08            | 782                  | 1099                  |
| CA         | SAN DIEGO COUNTY | 0201.07    | 3 - Middle         | 93.68                        | No                              | \$130,800                                              | \$89,583                        | 4248             | 2672                | 62.90            | 921                  | 1293                  |
| CA         | SAN DIEGO COUNTY | 0201.08    | 2 - Moderate       | 71.55                        | No                              | \$130,800                                              | \$68,427                        | 5901             | 5018                | 85.04            | 460                  | 705                   |
| CA         | SAN DIEGO COUNTY | 0201.09    | 2 - Moderate       | 74.96                        | No                              | \$130,800                                              | \$71,684                        | 5178             | 3933                | 75.96            | 1018                 | 1332                  |
| CA         | SAN DIEGO COUNTY | 0201.10    | 4 - Upper          | 153.04                       | No                              | \$130,800                                              | \$146,350                       | 7812             | 4057                | 51.93            | 1742                 | 2410                  |
| CA         | SAN DIEGO COUNTY | 0201.11    | 4 - Upper          | 139.31                       | No                              | \$130,800                                              | \$133,214                       | 4128             | 1751                | 42.42            | 1038                 | 1242                  |
| CA         | SAN DIEGO COUNTY | 0202.02    | 1 - Low            | 48.45                        | No                              | \$130,800                                              | \$46,334                        | 6955             | 6153                | 88.47            | 508                  | 1082                  |
| CA         | SAN DIEGO COUNTY | 0202.06    | 2 - Moderate       | 61.68                        | No                              | \$130,800                                              | \$58,983                        | 5009             | 4343                | 86.70            | 614                  | 1022                  |
| CA         | SAN DIEGO COUNTY | 0202.07    | 1 - Low            | 42.99                        | No                              | \$130,800                                              | \$41,115                        | 5183             | 4592                | 88.60            | 447                  | 650                   |
| CA         | SAN DIEGO COUNTY | 0202.08    | 3 - Middle         | 85.37                        | No                              | \$130,800                                              | \$81,641                        | 2615             | 2001                | 76.52            | 595                  | 764                   |
| CA         | SAN DIEGO COUNTY | 0202.09    | 2 - Moderate       | 56.15                        | No                              | \$130,800                                              | \$53,693                        | 4882             | 3628                | 74.31            | 554                  | 951                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0202.10    | 2 - Moderate       | 58.92                        | No                              | \$130,800                                              | \$56,346                        | 5105             | 3753                | 73.52            | 1057                 | 1450                  |
| CA         | SAN DIEGO COUNTY | 0202.11    | 2 - Moderate       | 66.80                        | No                              | \$130,800                                              | \$63,884                        | 6918             | 5353                | 77.38            | 705                  | 919                   |
| CA         | SAN DIEGO COUNTY | 0202.13    | 1 - Low            | 48.53                        | No                              | \$130,800                                              | \$46,406                        | 3674             | 3284                | 89.38            | 135                  | 330                   |
| CA         | SAN DIEGO COUNTY | 0202.14    | 1 - Low            | 38.11                        | No                              | \$130,800                                              | \$36,442                        | 5808             | 4663                | 80.29            | 75                   | 727                   |
| CA         | SAN DIEGO COUNTY | 0203.04    | 4 - Upper          | 121.67                       | No                              | \$130,800                                              | \$116,354                       | 6641             | 2605                | 39.23            | 1816                 | 2251                  |
| CA         | SAN DIEGO COUNTY | 0203.05    | 3 - Middle         | 119.30                       | No                              | \$130,800                                              | \$114,087                       | 6124             | 3198                | 52.22            | 1510                 | 1961                  |
| CA         | SAN DIEGO COUNTY | 0203.08    | 1 - Low            | 40.34                        | No                              | \$130,800                                              | \$38,576                        | 5981             | 3837                | 64.15            | 612                  | 945                   |
| CA         | SAN DIEGO COUNTY | 0203.09    | 3 - Middle         | 102.04                       | No                              | \$130,800                                              | \$97,583                        | 4093             | 2746                | 67.09            | 685                  | 1034                  |
| CA         | SAN DIEGO COUNTY | 0203.10    | 3 - Middle         | 111.98                       | No                              | \$130,800                                              | \$107,083                       | 8703             | 4736                | 54.42            | 1176                 | 1586                  |
| CA         | SAN DIEGO COUNTY | 0203.11    | 3 - Middle         | 91.27                        | No                              | \$130,800                                              | \$87,276                        | 3600             | 1335                | 37.08            | 1075                 | 1221                  |
| CA         | SAN DIEGO COUNTY | 0203.12    | 3 - Middle         | 99.20                        | No                              | \$130,800                                              | \$94,861                        | 4487             | 2085                | 46.47            | 1176                 | 1555                  |
| CA         | SAN DIEGO COUNTY | 0203.13    | 3 - Middle         | 108.12                       | No                              | \$130,800                                              | \$103,393                       | 3012             | 1688                | 56.04            | 662                  | 894                   |
| CA         | SAN DIEGO COUNTY | 0204.01    | 4 - Upper          | 170.46                       | No                              | \$130,800                                              | \$163,000                       | 2373             | 525                 | 22.12            | 805                  | 914                   |
| CA         | SAN DIEGO COUNTY | 0204.03    | 3 - Middle         | 102.95                       | No                              | \$130,800                                              | \$98,453                        | 4220             | 2366                | 56.07            | 985                  | 1228                  |
| CA         | SAN DIEGO COUNTY | 0204.04    | 3 - Middle         | 92.63                        | No                              | \$130,800                                              | \$88,582                        | 5426             | 2730                | 50.31            | 936                  | 1206                  |
| CA         | SAN DIEGO COUNTY | 0204.05    | 4 - Upper          | 155.45                       | No                              | \$130,800                                              | \$148,650                       | 3685             | 1052                | 28.55            | 1164                 | 1210                  |
| CA         | SAN DIEGO COUNTY | 0205.00    | 2 - Moderate       | 68.18                        | No                              | \$130,800                                              | \$65,196                        | 4952             | 3893                | 78.61            | 559                  | 1245                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0206.01    | 2 - Moderate       | 62.29                        | No                              | \$130,800                                              | \$59,568                        | 5715             | 4615                | 80.75            | 454                  | 1328                  |
| CA         | SAN DIEGO COUNTY | 0206.02    | 2 - Moderate       | 65.97                        | No                              | \$130,800                                              | \$63,086                        | 5970             | 3668                | 61.44            | 902                  | 1470                  |
| CA         | SAN DIEGO COUNTY | 0207.05    | 4 - Upper          | 122.00                       | No                              | \$130,800                                              | \$116,667                       | 4861             | 2394                | 49.25            | 1159                 | 1331                  |
| CA         | SAN DIEGO COUNTY | 0207.06    | 4 - Upper          | 173.61                       | No                              | \$130,800                                              | \$166,014                       | 6656             | 2260                | 33.95            | 1665                 | 2072                  |
| CA         | SAN DIEGO COUNTY | 0207.07    | 1 - Low            | 48.94                        | No                              | \$130,800                                              | \$46,806                        | 5077             | 3660                | 72.09            | 473                  | 827                   |
| CA         | SAN DIEGO COUNTY | 0207.08    | 3 - Middle         | 94.86                        | No                              | \$130,800                                              | \$90,714                        | 3728             | 1672                | 44.85            | 914                  | 1127                  |
| CA         | SAN DIEGO COUNTY | 0207.10    | 4 - Upper          | 143.14                       | No                              | \$130,800                                              | \$136,875                       | 1798             | 586                 | 32.59            | 538                  | 627                   |
| CA         | SAN DIEGO COUNTY | 0207.11    | 4 - Upper          | 167.70                       | No                              | \$130,800                                              | \$160,363                       | 3593             | 1390                | 38.69            | 1090                 | 1239                  |
| CA         | SAN DIEGO COUNTY | 0207.12    | 3 - Middle         | 114.75                       | No                              | \$130,800                                              | \$109,735                       | 4856             | 2555                | 52.62            | 1391                 | 1497                  |
| CA         | SAN DIEGO COUNTY | 0208.01    | 4 - Upper          | 154.18                       | No                              | \$130,800                                              | \$147,432                       | 5295             | 1440                | 27.20            | 1465                 | 1865                  |
| CA         | SAN DIEGO COUNTY | 0208.05    | 3 - Middle         | 97.69                        | No                              | \$130,800                                              | \$93,417                        | 3674             | 1587                | 43.20            | 755                  | 962                   |
| CA         | SAN DIEGO COUNTY | 0208.06    | 2 - Moderate       | 77.48                        | No                              | \$130,800                                              | \$74,095                        | 6158             | 3010                | 48.88            | 969                  | 1313                  |
| CA         | SAN DIEGO COUNTY | 0208.07    | 4 - Upper          | 128.43                       | No                              | \$130,800                                              | \$122,813                       | 3070             | 875                 | 28.50            | 957                  | 1148                  |
| CA         | SAN DIEGO COUNTY | 0208.10    | 4 - Upper          | 132.10                       | No                              | \$130,800                                              | \$126,324                       | 5349             | 1489                | 27.84            | 1395                 | 1677                  |
| CA         | SAN DIEGO COUNTY | 0208.11    | 4 - Upper          | 141.96                       | No                              | \$130,800                                              | \$135,750                       | 5923             | 1586                | 26.78            | 1523                 | 2070                  |
| CA         | SAN DIEGO COUNTY | 0208.12    | 2 - Moderate       | 53.30                        | No                              | \$130,800                                              | \$50,972                        | 2003             | 1034                | 51.62            | 364                  | 443                   |
| CA         | SAN DIEGO COUNTY | 0208.13    | 3 - Middle         | 95.13                        | No                              | \$130,800                                              | \$90,968                        | 4983             | 2049                | 41.12            | 1042                 | 1560                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0209.02    | 3 - Middle         | 101.96                       | No                              | \$130,800                                              | \$97,500                        | 2306             | 578                 | 25.07            | 633                  | 1148                  |
| CA         | SAN DIEGO COUNTY | 0209.03    | 2 - Moderate       | 65.86                        | No                              | \$130,800                                              | \$62,981                        | 3030             | 1138                | 37.56            | 789                  | 1532                  |
| CA         | SAN DIEGO COUNTY | 0209.04    | 3 - Middle         | 87.52                        | No                              | \$130,800                                              | \$83,693                        | 3266             | 870                 | 26.64            | 931                  | 1800                  |
| CA         | SAN DIEGO COUNTY | 0210.01    | 2 - Moderate       | 54.28                        | No                              | \$130,800                                              | \$51,910                        | 2085             | 826                 | 39.62            | 615                  | 1849                  |
| CA         | SAN DIEGO COUNTY | 0210.02    | 4 - Upper          | 160.28                       | No                              | \$130,800                                              | \$153,274                       | 1946             | 872                 | 44.81            | 538                  | 1514                  |
| CA         | SAN DIEGO COUNTY | 0211.01    | 3 - Middle         | 110.05                       | No                              | \$130,800                                              | \$105,242                       | 5310             | 2971                | 55.95            | 1312                 | 1936                  |
| CA         | SAN DIEGO COUNTY | 0211.02    | 1 - Low            | 45.86                        | No                              | \$130,800                                              | \$43,854                        | 2613             | 1250                | 47.84            | 628                  | 1098                  |
| CA         | SAN DIEGO COUNTY | 0212.02    | 3 - Middle         | 93.66                        | No                              | \$130,800                                              | \$89,563                        | 3073             | 1073                | 34.92            | 915                  | 1256                  |
| CA         | SAN DIEGO COUNTY | 0212.04    | 4 - Upper          | 125.20                       | No                              | \$130,800                                              | \$119,728                       | 5491             | 1216                | 22.15            | 1760                 | 1912                  |
| CA         | SAN DIEGO COUNTY | 0212.05    | 3 - Middle         | 96.07                        | No                              | \$130,800                                              | \$91,867                        | 7029             | 2517                | 35.81            | 1284                 | 1888                  |
| CA         | SAN DIEGO COUNTY | 0212.06    | 4 - Upper          | 123.53                       | No                              | \$130,800                                              | \$118,125                       | 3039             | 815                 | 26.82            | 991                  | 1265                  |
| CA         | SAN DIEGO COUNTY | 0213.02    | 3 - Middle         | 114.11                       | No                              | \$130,800                                              | \$109,116                       | 7237             | 3911                | 54.04            | 1250                 | 1443                  |
| CA         | SAN DIEGO COUNTY | 0213.04    | 4 - Upper          | 149.13                       | No                              | \$130,800                                              | \$142,609                       | 2709             | 1038                | 38.32            | 910                  | 996                   |
| CA         | SAN DIEGO COUNTY | 0213.05    | 3 - Middle         | 114.94                       | No                              | \$130,800                                              | \$109,911                       | 4389             | 1152                | 26.25            | 1085                 | 1285                  |
| CA         | SAN DIEGO COUNTY | 0213.06    | 4 - Upper          | 165.81                       | No                              | \$130,800                                              | \$158,553                       | 5762             | 4120                | 71.50            | 1288                 | 1534                  |
| CA         | SAN DIEGO COUNTY | 0214.01    | 3 - Middle         | 98.49                        | No                              | \$130,800                                              | \$94,180                        | 4383             | 1704                | 38.88            | 507                  | 1188                  |
| CA         | SAN DIEGO COUNTY | 0214.02    | 4 - Upper          | 138.21                       | No                              | \$130,800                                              | \$132,167                       | 2793             | 898                 | 32.15            | 418                  | 998                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| CA         | SAN DIEGO COUNTY | 0215.01    | 4 - Upper          | 261.44                       | No                              | \$130,800                                              | \$250,001                       | 3882             | 1628                | 41.94            | 1075                 | 1255                  |
| CA         | SAN DIEGO COUNTY | 0215.02    | 4 - Upper          | 173.79                       | No                              | \$130,800                                              | \$166,184                       | 9851             | 5370                | 54.51            | 1395                 | 2016                  |
| CA         | SAN DIEGO COUNTY | 0216.00    | 3 - Middle         | 88.37                        | No                              | \$130,800                                              | \$84,509                        | 3584             | 1432                | 39.96            | 357                  | 471                   |
| CA         | SAN DIEGO COUNTY | 0218.00    | 4 - Upper          | 181.08                       | No                              | \$130,800                                              | \$173,158                       | 1980             | 396                 | 20.00            | 721                  | 1084                  |
| CA         | SAN DIEGO COUNTY | 0219.00    | 1 - Low            | 46.79                        | No                              | \$130,800                                              | \$44,750                        | 2625             | 2278                | 86.78            | 173                  | 431                   |
| CA         | SAN DIEGO COUNTY | 0220.00    | 1 - Low            | 49.40                        | No                              | \$130,800                                              | \$47,246                        | 4526             | 4266                | 94.26            | 312                  | 621                   |
| CA         | SAN DIEGO COUNTY | 0221.01    | 4 - Upper          | 162.46                       | No                              | \$130,800                                              | \$155,357                       | 2631             | 764                 | 29.04            | 461                  | 569                   |
| CA         | SAN DIEGO COUNTY | 0221.02    | 4 - Upper          | 135.09                       | No                              | \$130,800                                              | \$129,179                       | 7024             | 3042                | 43.31            | 1373                 | 2257                  |
| CA         | SAN DIEGO COUNTY | 9901.00    | 0 - Unknown        | 0.00                         | No                              | \$130,800                                              | \$0                             | 0                | 0                   | 0.00             | 0                    | 0                     |



**2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV**

This map displays the census tracts for Clark County, Nevada, for the 2020 Census. The map is color-coded by census tract, with numbers 1 through 5 indicating specific areas. Key locations include Las Vegas, Henderson, Boulder City, and various Indian Reservations. The map also shows major highways and surrounding counties.

**Legend:**

- 1: North Las Vegas
- 2: Las Vegas
- 3: Henderson
- 4: Boulder City
- 5: Las Vegas

**Geographic Features:**

- Indian Reservations:** Moapa River Indian Reservation, Grand Canyon Indian Reservation, Hualapai Indian Reservation, Fort Mojave Indian Reservation, Chemehuevi Indian Reservation, and others.
- Counties:** Lincoln County, Esmeralda County, Mohave County, and others.
- Highways:** I-15, I-215, I-40, and others.
- Cities and Towns:** Las Vegas, Henderson, Boulder City, Mesquite, and others.

| <u>SYMBOL</u>                                                                       | <u>DESCRIPTION</u>                                                                  | <u>SYMBOL</u>                                                                       |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  | Incorporated Place <sup>1,2</sup>                                                   |  |
|  | Census Designated Place (CDP) <sup>2</sup>                                          |  |
|  | Census Tract <sup>3</sup>                                                           |                                                                                     |
| <u>DESCRIPTION</u>                                                                  | <u>SYMBOL</u>                                                                       |                                                                                     |
| Water Body                                                                          |  |                                                                                     |
| College or University                                                               |  |                                                                                     |
| Military                                                                            |  |                                                                                     |
| Prison or Juvenile Detention Center                                                 |  |                                                                                     |
| National or State Park, Forest, or Recreation Area                                  |  |                                                                                     |
| Outside Subject Area                                                                |  |                                                                                     |

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "1" following an MCD name denotes a false MCD. A "1" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

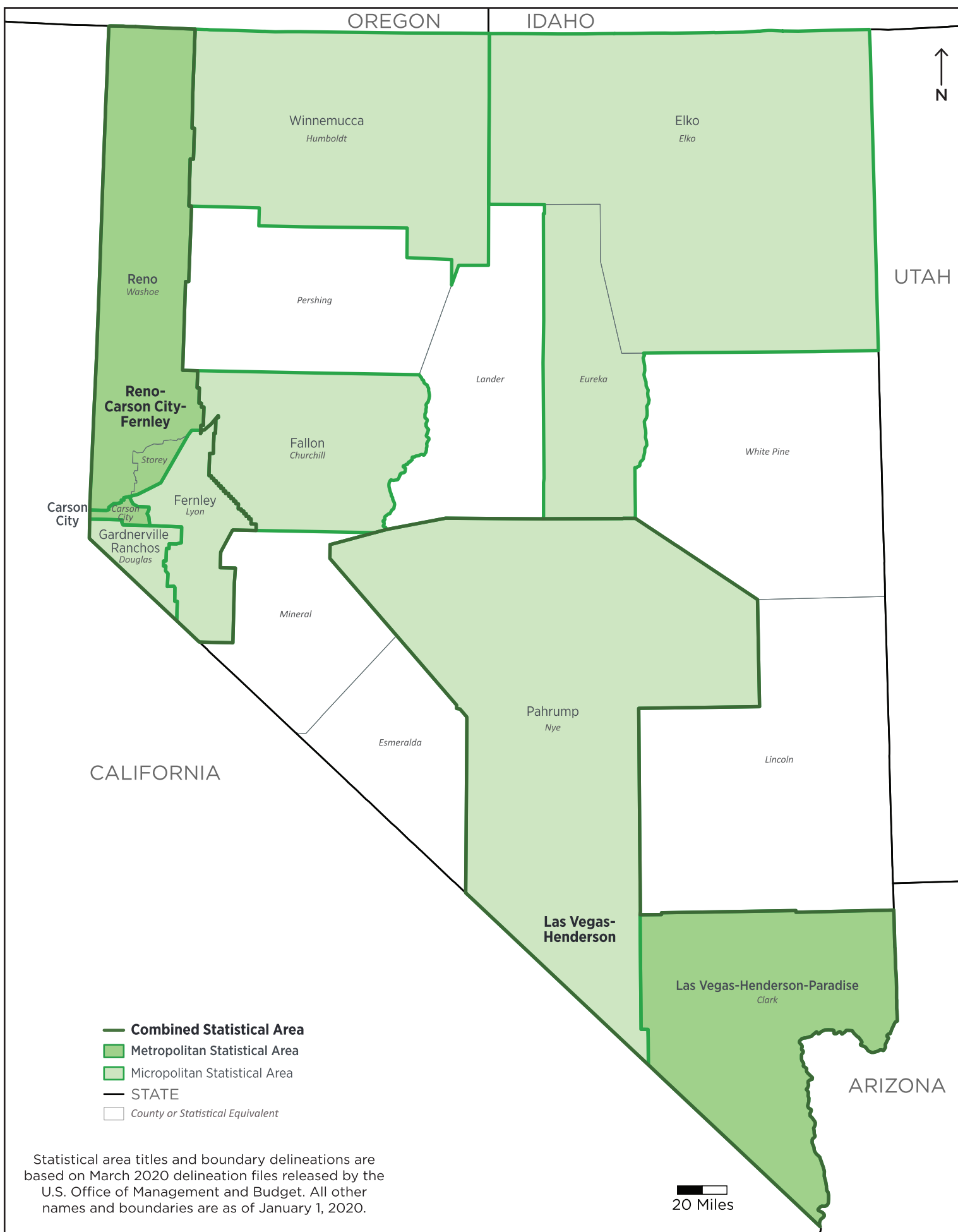
2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts with no suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

United States  
**Census**  
**2020**



# Nevada: 2020 Core Based Statistical Areas and Counties



2025 FFIEC Census Report - Summary Census Overview Information  
MSA/MD: 29820 - LAS VEGAS-HENDERSON-NORTH LAS VEGAS, NV  
State: NEVADA  
County: ALL COUNTIES  
All Tracts: 535



| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0001.01    | 3 - Middle         | 94.55                        | No                              | \$94,900                                               | \$67,981                        | 6669             | 5436                | 81.51            | 1346                 | 2087                  |
| NV         | CLARK COUNTY | 0001.03    | 2 - Moderate       | 77.60                        | No                              | \$94,900                                               | \$55,797                        | 5917             | 4816                | 81.39            | 812                  | 1520                  |
| NV         | CLARK COUNTY | 0001.05    | 3 - Middle         | 110.18                       | No                              | \$94,900                                               | \$79,219                        | 3962             | 2965                | 74.84            | 960                  | 1273                  |
| NV         | CLARK COUNTY | 0001.06    | 2 - Moderate       | 63.54                        | No                              | \$94,900                                               | \$45,688                        | 4527             | 3177                | 70.18            | 774                  | 1253                  |
| NV         | CLARK COUNTY | 0001.07    | 2 - Moderate       | 59.96                        | No                              | \$94,900                                               | \$43,110                        | 4009             | 3006                | 74.98            | 327                  | 1027                  |
| NV         | CLARK COUNTY | 0001.08    | 2 - Moderate       | 66.16                        | No                              | \$94,900                                               | \$47,568                        | 3748             | 3228                | 86.13            | 515                  | 1158                  |
| NV         | CLARK COUNTY | 0001.09    | 2 - Moderate       | 71.28                        | No                              | \$94,900                                               | \$51,250                        | 3591             | 2732                | 76.08            | 643                  | 1056                  |
| NV         | CLARK COUNTY | 0002.01    | 1 - Low            | 45.55                        | No                              | \$94,900                                               | \$32,750                        | 4787             | 4233                | 88.43            | 373                  | 1176                  |
| NV         | CLARK COUNTY | 0002.03    | 2 - Moderate       | 68.07                        | No                              | \$94,900                                               | \$48,945                        | 3987             | 2793                | 70.05            | 394                  | 1058                  |
| NV         | CLARK COUNTY | 0002.04    | 4 - Upper          | 125.76                       | No                              | \$94,900                                               | \$90,417                        | 954              | 420                 | 44.03            | 319                  | 419                   |
| NV         | CLARK COUNTY | 0003.01    | 2 - Moderate       | 50.52                        | No                              | \$94,900                                               | \$36,328                        | 2996             | 2805                | 93.62            | 295                  | 1101                  |
| NV         | CLARK COUNTY | 0003.02    | 1 - Low            | 34.81                        | No                              | \$94,900                                               | \$25,034                        | 5188             | 4923                | 94.89            | 494                  | 1409                  |
| NV         | CLARK COUNTY | 0004.01    | 2 - Moderate       | 66.93                        | No                              | \$94,900                                               | \$48,125                        | 2463             | 1702                | 69.10            | 130                  | 303                   |
| NV         | CLARK COUNTY | 0004.02    | 1 - Low            | 34.64                        | No                              | \$94,900                                               | \$24,911                        | 3265             | 2891                | 88.55            | 84                   | 913                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0004.03    | 2 - Moderate       | 59.02                        | No                              | \$94,900                                               | \$42,440                        | 2316             | 1791                | 77.33            | 72                   | 969                   |
| NV         | CLARK COUNTY | 0005.10    | 2 - Moderate       | 73.56                        | No                              | \$94,900                                               | \$52,889                        | 5274             | 4928                | 93.44            | 624                  | 1352                  |
| NV         | CLARK COUNTY | 0005.13    | 2 - Moderate       | 50.74                        | No                              | \$94,900                                               | \$36,484                        | 3666             | 2987                | 81.48            | 440                  | 1029                  |
| NV         | CLARK COUNTY | 0005.14    | 1 - Low            | 46.11                        | No                              | \$94,900                                               | \$33,155                        | 5850             | 5052                | 86.36            | 539                  | 1283                  |
| NV         | CLARK COUNTY | 0005.15    | 2 - Moderate       | 52.52                        | No                              | \$94,900                                               | \$37,762                        | 5075             | 4594                | 90.52            | 571                  | 1333                  |
| NV         | CLARK COUNTY | 0005.16    | 1 - Low            | 46.97                        | No                              | \$94,900                                               | \$33,774                        | 5795             | 5203                | 89.78            | 573                  | 1119                  |
| NV         | CLARK COUNTY | 0005.17    | 3 - Middle         | 83.29                        | No                              | \$94,900                                               | \$59,884                        | 5257             | 4645                | 88.36            | 668                  | 1152                  |
| NV         | CLARK COUNTY | 0005.18    | 2 - Moderate       | 52.25                        | No                              | \$94,900                                               | \$37,566                        | 5668             | 4962                | 87.54            | 868                  | 1580                  |
| NV         | CLARK COUNTY | 0005.19    | 2 - Moderate       | 64.32                        | No                              | \$94,900                                               | \$46,250                        | 5155             | 4583                | 88.90            | 507                  | 961                   |
| NV         | CLARK COUNTY | 0005.20    | 2 - Moderate       | 64.72                        | No                              | \$94,900                                               | \$46,534                        | 1978             | 1829                | 92.47            | 270                  | 549                   |
| NV         | CLARK COUNTY | 0005.21    | 1 - Low            | 43.94                        | No                              | \$94,900                                               | \$31,593                        | 3958             | 3257                | 82.29            | 136                  | 788                   |
| NV         | CLARK COUNTY | 0005.22    | 1 - Low            | 48.18                        | No                              | \$94,900                                               | \$34,643                        | 3206             | 3006                | 93.76            | 44                   | 551                   |
| NV         | CLARK COUNTY | 0005.23    | 1 - Low            | 37.60                        | No                              | \$94,900                                               | \$27,034                        | 2848             | 2435                | 85.50            | 24                   | 458                   |
| NV         | CLARK COUNTY | 0005.24    | 1 - Low            | 36.93                        | No                              | \$94,900                                               | \$26,552                        | 2477             | 2160                | 87.20            | 95                   | 283                   |
| NV         | CLARK COUNTY | 0005.25    | 2 - Moderate       | 67.18                        | No                              | \$94,900                                               | \$48,304                        | 2862             | 2636                | 92.10            | 283                  | 512                   |
| NV         | CLARK COUNTY | 0005.26    | 2 - Moderate       | 76.49                        | No                              | \$94,900                                               | \$55,000                        | 2861             | 2556                | 89.34            | 415                  | 698                   |
| NV         | CLARK COUNTY | 0005.27    | 2 - Moderate       | 63.81                        | No                              | \$94,900                                               | \$45,881                        | 3551             | 3280                | 92.37            | 606                  | 1146                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0005.28    | 1 - Low            | 48.98                        | No                              | \$94,900                                               | \$35,216                        | 3117             | 2819                | 90.44            | 347                  | 775                   |
| NV         | CLARK COUNTY | 0006.00    | 1 - Low            | 47.76                        | No                              | \$94,900                                               | \$34,338                        | 2644             | 1808                | 68.38            | 218                  | 548                   |
| NV         | CLARK COUNTY | 0007.00    | 4 - Upper          | 172.55                       | No                              | \$94,900                                               | \$124,063                       | 2870             | 1695                | 59.06            | 137                  | 132                   |
| NV         | CLARK COUNTY | 0010.03    | 2 - Moderate       | 79.25                        | No                              | \$94,900                                               | \$56,982                        | 4211             | 2874                | 68.25            | 762                  | 1011                  |
| NV         | CLARK COUNTY | 0010.04    | 2 - Moderate       | 59.68                        | No                              | \$94,900                                               | \$42,912                        | 6820             | 4625                | 67.82            | 1064                 | 1952                  |
| NV         | CLARK COUNTY | 0010.05    | 4 - Upper          | 155.08                       | No                              | \$94,900                                               | \$111,500                       | 1528             | 537                 | 35.14            | 503                  | 602                   |
| NV         | CLARK COUNTY | 0010.06    | 3 - Middle         | 119.65                       | No                              | \$94,900                                               | \$86,029                        | 3932             | 1799                | 45.75            | 1240                 | 1640                  |
| NV         | CLARK COUNTY | 0011.00    | 1 - Low            | 29.97                        | No                              | \$94,900                                               | \$21,553                        | 2954             | 2164                | 73.26            | 111                  | 303                   |
| NV         | CLARK COUNTY | 0012.00    | 2 - Moderate       | 56.11                        | No                              | \$94,900                                               | \$40,341                        | 4055             | 2726                | 67.23            | 623                  | 1340                  |
| NV         | CLARK COUNTY | 0013.00    | 3 - Middle         | 100.10                       | No                              | \$94,900                                               | \$71,975                        | 4624             | 3256                | 70.42            | 1015                 | 1771                  |
| NV         | CLARK COUNTY | 0014.01    | 2 - Moderate       | 67.32                        | No                              | \$94,900                                               | \$48,404                        | 3424             | 2688                | 78.50            | 538                  | 857                   |
| NV         | CLARK COUNTY | 0014.02    | 3 - Middle         | 81.18                        | No                              | \$94,900                                               | \$58,371                        | 4092             | 3576                | 87.39            | 559                  | 1147                  |
| NV         | CLARK COUNTY | 0015.01    | 1 - Low            | 47.85                        | No                              | \$94,900                                               | \$34,403                        | 3395             | 2519                | 74.20            | 239                  | 637                   |
| NV         | CLARK COUNTY | 0015.02    | 2 - Moderate       | 59.76                        | No                              | \$94,900                                               | \$42,969                        | 4150             | 2690                | 64.82            | 1001                 | 1676                  |
| NV         | CLARK COUNTY | 0016.07    | 2 - Moderate       | 59.31                        | No                              | \$94,900                                               | \$42,647                        | 6549             | 4246                | 64.83            | 430                  | 1179                  |
| NV         | CLARK COUNTY | 0016.08    | 1 - Low            | 44.16                        | No                              | \$94,900                                               | \$31,750                        | 1990             | 1404                | 70.55            | 326                  | 621                   |
| NV         | CLARK COUNTY | 0016.09    | 3 - Middle         | 95.91                        | No                              | \$94,900                                               | \$68,958                        | 4263             | 3671                | 86.11            | 921                  | 1233                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0016.10    | 3 - Middle         | 90.62                        | No                              | \$94,900                                               | \$65,159                        | 2952             | 2348                | 79.54            | 619                  | 778                   |
| NV         | CLARK COUNTY | 0016.11    | 3 - Middle         | 92.58                        | No                              | \$94,900                                               | \$66,563                        | 4791             | 3904                | 81.49            | 849                  | 1094                  |
| NV         | CLARK COUNTY | 0016.13    | 2 - Moderate       | 75.56                        | No                              | \$94,900                                               | \$54,329                        | 4209             | 3476                | 82.58            | 637                  | 990                   |
| NV         | CLARK COUNTY | 0016.14    | 2 - Moderate       | 50.17                        | No                              | \$94,900                                               | \$36,077                        | 2338             | 1868                | 79.90            | 216                  | 789                   |
| NV         | CLARK COUNTY | 0016.15    | 2 - Moderate       | 55.13                        | No                              | \$94,900                                               | \$39,643                        | 4763             | 3652                | 76.67            | 490                  | 965                   |
| NV         | CLARK COUNTY | 0017.06    | 3 - Middle         | 106.61                       | No                              | \$94,900                                               | \$76,652                        | 3356             | 1636                | 48.75            | 785                  | 1263                  |
| NV         | CLARK COUNTY | 0017.07    | 4 - Upper          | 128.22                       | No                              | \$94,900                                               | \$92,188                        | 1792             | 963                 | 53.74            | 485                  | 779                   |
| NV         | CLARK COUNTY | 0017.08    | 3 - Middle         | 101.26                       | No                              | \$94,900                                               | \$72,803                        | 3433             | 2082                | 60.65            | 872                  | 1352                  |
| NV         | CLARK COUNTY | 0017.09    | 3 - Middle         | 96.78                        | No                              | \$94,900                                               | \$69,583                        | 1715             | 1014                | 59.13            | 427                  | 579                   |
| NV         | CLARK COUNTY | 0017.10    | 2 - Moderate       | 71.24                        | No                              | \$94,900                                               | \$51,219                        | 4794             | 3386                | 70.63            | 743                  | 1108                  |
| NV         | CLARK COUNTY | 0017.11    | 2 - Moderate       | 68.15                        | No                              | \$94,900                                               | \$49,000                        | 3440             | 2230                | 64.83            | 278                  | 908                   |
| NV         | CLARK COUNTY | 0017.12    | 3 - Middle         | 104.49                       | No                              | \$94,900                                               | \$75,130                        | 4256             | 2406                | 56.53            | 1068                 | 1503                  |
| NV         | CLARK COUNTY | 0017.13    | 3 - Middle         | 101.74                       | No                              | \$94,900                                               | \$73,152                        | 3314             | 2096                | 63.25            | 603                  | 869                   |
| NV         | CLARK COUNTY | 0017.14    | 3 - Middle         | 92.97                        | No                              | \$94,900                                               | \$66,848                        | 3502             | 2357                | 67.30            | 813                  | 1128                  |
| NV         | CLARK COUNTY | 0017.15    | 2 - Moderate       | 64.47                        | No                              | \$94,900                                               | \$46,357                        | 2685             | 2135                | 79.52            | 376                  | 779                   |
| NV         | CLARK COUNTY | 0017.16    | 3 - Middle         | 81.71                        | No                              | \$94,900                                               | \$58,750                        | 1689             | 1233                | 73.00            | 358                  | 506                   |
| NV         | CLARK COUNTY | 0017.17    | 4 - Upper          | 146.04                       | No                              | \$94,900                                               | \$105,000                       | 1542             | 666                 | 43.19            | 438                  | 515                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0017.18    | 2 - Moderate       | 54.94                        | No                              | \$94,900                                               | \$39,506                        | 3180             | 2540                | 79.87            | 210                  | 529                   |
| NV         | CLARK COUNTY | 0018.01    | 2 - Moderate       | 58.00                        | No                              | \$94,900                                               | \$41,701                        | 6761             | 4803                | 71.04            | 1249                 | 1997                  |
| NV         | CLARK COUNTY | 0018.03    | 2 - Moderate       | 63.70                        | No                              | \$94,900                                               | \$45,804                        | 2889             | 2087                | 72.24            | 424                  | 852                   |
| NV         | CLARK COUNTY | 0018.04    | 2 - Moderate       | 62.74                        | No                              | \$94,900                                               | \$45,110                        | 3760             | 3000                | 79.79            | 489                  | 1028                  |
| NV         | CLARK COUNTY | 0019.01    | 1 - Low            | 49.98                        | No                              | \$94,900                                               | \$35,935                        | 5249             | 4452                | 84.82            | 388                  | 1007                  |
| NV         | CLARK COUNTY | 0019.02    | 2 - Moderate       | 56.75                        | No                              | \$94,900                                               | \$40,804                        | 4231             | 3270                | 77.29            | 595                  | 1279                  |
| NV         | CLARK COUNTY | 0020.00    | 2 - Moderate       | 56.40                        | No                              | \$94,900                                               | \$40,554                        | 4884             | 2612                | 53.48            | 597                  | 1124                  |
| NV         | CLARK COUNTY | 0022.01    | 2 - Moderate       | 56.23                        | No                              | \$94,900                                               | \$40,430                        | 4766             | 3256                | 68.32            | 383                  | 1102                  |
| NV         | CLARK COUNTY | 0022.03    | 2 - Moderate       | 55.51                        | No                              | \$94,900                                               | \$39,911                        | 4585             | 3933                | 85.78            | 368                  | 672                   |
| NV         | CLARK COUNTY | 0022.04    | 1 - Low            | 49.13                        | No                              | \$94,900                                               | \$35,326                        | 4288             | 3761                | 87.71            | 234                  | 525                   |
| NV         | CLARK COUNTY | 0022.06    | 2 - Moderate       | 57.30                        | No                              | \$94,900                                               | \$41,198                        | 3344             | 2770                | 82.83            | 343                  | 1000                  |
| NV         | CLARK COUNTY | 0022.07    | 1 - Low            | 48.24                        | No                              | \$94,900                                               | \$34,688                        | 3866             | 3515                | 90.92            | 0                    | 246                   |
| NV         | CLARK COUNTY | 0023.02    | 3 - Middle         | 118.40                       | No                              | \$94,900                                               | \$85,125                        | 757              | 310                 | 40.95            | 129                  | 44                    |
| NV         | CLARK COUNTY | 0023.03    | 0 - Unknown        | 0.00                         | No                              | \$94,900                                               | \$0                             | 1025             | 331                 | 32.29            | 258                  | 20                    |
| NV         | CLARK COUNTY | 0024.03    | 1 - Low            | 47.12                        | No                              | \$94,900                                               | \$33,882                        | 4613             | 3214                | 69.67            | 232                  | 234                   |
| NV         | CLARK COUNTY | 0024.04    | 1 - Low            | 33.98                        | No                              | \$94,900                                               | \$24,435                        | 5826             | 4911                | 84.29            | 10                   | 513                   |
| NV         | CLARK COUNTY | 0024.05    | 2 - Moderate       | 54.44                        | No                              | \$94,900                                               | \$39,145                        | 4233             | 3369                | 79.59            | 46                   | 584                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0024.06    | 2 - Moderate       | 71.92                        | No                              | \$94,900                                               | \$51,711                        | 3923             | 2815                | 71.76            | 236                  | 298                   |
| NV         | CLARK COUNTY | 0025.01    | 3 - Middle         | 85.70                        | No                              | \$94,900                                               | \$61,620                        | 6110             | 4422                | 72.37            | 696                  | 1378                  |
| NV         | CLARK COUNTY | 0025.04    | 2 - Moderate       | 62.22                        | No                              | \$94,900                                               | \$44,740                        | 3820             | 2546                | 66.65            | 391                  | 1394                  |
| NV         | CLARK COUNTY | 0025.05    | 1 - Low            | 49.01                        | No                              | \$94,900                                               | \$35,238                        | 2126             | 1696                | 79.77            | 124                  | 216                   |
| NV         | CLARK COUNTY | 0025.06    | 2 - Moderate       | 62.52                        | No                              | \$94,900                                               | \$44,952                        | 3544             | 2737                | 77.23            | 78                   | 344                   |
| NV         | CLARK COUNTY | 0026.03    | 1 - Low            | 37.63                        | No                              | \$94,900                                               | \$27,060                        | 3597             | 2016                | 56.05            | 9                    | 376                   |
| NV         | CLARK COUNTY | 0026.04    | 2 - Moderate       | 52.32                        | No                              | \$94,900                                               | \$37,617                        | 2520             | 1586                | 62.94            | 107                  | 440                   |
| NV         | CLARK COUNTY | 0026.05    | 2 - Moderate       | 54.59                        | No                              | \$94,900                                               | \$39,250                        | 1380             | 881                 | 63.84            | 0                    | 38                    |
| NV         | CLARK COUNTY | 0027.06    | 1 - Low            | 48.44                        | No                              | \$94,900                                               | \$34,831                        | 3868             | 2945                | 76.14            | 473                  | 1074                  |
| NV         | CLARK COUNTY | 0027.07    | 3 - Middle         | 92.66                        | No                              | \$94,900                                               | \$66,625                        | 3995             | 2855                | 71.46            | 885                  | 1391                  |
| NV         | CLARK COUNTY | 0027.08    | 1 - Low            | 34.13                        | No                              | \$94,900                                               | \$24,543                        | 2754             | 2260                | 82.06            | 61                   | 575                   |
| NV         | CLARK COUNTY | 0028.08    | 4 - Upper          | 140.01                       | No                              | \$94,900                                               | \$100,662                       | 2155             | 924                 | 42.88            | 622                  | 733                   |
| NV         | CLARK COUNTY | 0028.10    | 2 - Moderate       | 75.63                        | No                              | \$94,900                                               | \$54,375                        | 3546             | 2280                | 64.30            | 223                  | 912                   |
| NV         | CLARK COUNTY | 0028.11    | 4 - Upper          | 132.40                       | No                              | \$94,900                                               | \$95,196                        | 4138             | 2043                | 49.37            | 1297                 | 1660                  |
| NV         | CLARK COUNTY | 0028.14    | 4 - Upper          | 133.17                       | No                              | \$94,900                                               | \$95,750                        | 5217             | 2797                | 53.61            | 1253                 | 1555                  |
| NV         | CLARK COUNTY | 0028.21    | 2 - Moderate       | 53.72                        | No                              | \$94,900                                               | \$38,625                        | 4944             | 2814                | 56.92            | 350                  | 797                   |
| NV         | CLARK COUNTY | 0028.22    | 2 - Moderate       | 73.28                        | No                              | \$94,900                                               | \$52,686                        | 4038             | 3056                | 75.68            | 468                  | 1156                  |



| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0028.23    | 2 - Moderate       | 68.58                        | No                              | \$94,900                                               | \$49,313                        | 3858             | 2449                | 63.48            | 449                  | 765                   |
| NV         | CLARK COUNTY | 0028.24    | 4 - Upper          | 144.30                       | No                              | \$94,900                                               | \$103,750                       | 1700             | 684                 | 40.24            | 494                  | 619                   |
| NV         | CLARK COUNTY | 0028.25    | 3 - Middle         | 114.84                       | No                              | \$94,900                                               | \$82,572                        | 3324             | 1914                | 57.58            | 907                  | 1164                  |
| NV         | CLARK COUNTY | 0028.26    | 3 - Middle         | 100.38                       | No                              | \$94,900                                               | \$72,176                        | 3027             | 1751                | 57.85            | 977                  | 1259                  |
| NV         | CLARK COUNTY | 0028.27    | 3 - Middle         | 93.37                        | No                              | \$94,900                                               | \$67,130                        | 2922             | 1671                | 57.19            | 556                  | 773                   |
| NV         | CLARK COUNTY | 0028.28    | 4 - Upper          | 159.24                       | No                              | \$94,900                                               | \$114,491                       | 3583             | 1775                | 49.54            | 818                  | 1031                  |
| NV         | CLARK COUNTY | 0028.29    | 3 - Middle         | 113.59                       | No                              | \$94,900                                               | \$81,667                        | 3590             | 1674                | 46.63            | 1002                 | 1437                  |
| NV         | CLARK COUNTY | 0028.30    | 3 - Middle         | 91.55                        | No                              | \$94,900                                               | \$65,823                        | 5193             | 2619                | 50.43            | 1158                 | 2117                  |
| NV         | CLARK COUNTY | 0028.31    | 3 - Middle         | 115.75                       | No                              | \$94,900                                               | \$83,226                        | 4246             | 2605                | 61.35            | 248                  | 589                   |
| NV         | CLARK COUNTY | 0028.33    | 3 - Middle         | 116.20                       | No                              | \$94,900                                               | \$83,548                        | 5186             | 2789                | 53.78            | 1518                 | 2079                  |
| NV         | CLARK COUNTY | 0028.34    | 3 - Middle         | 114.22                       | No                              | \$94,900                                               | \$82,125                        | 5233             | 2921                | 55.82            | 1067                 | 1708                  |
| NV         | CLARK COUNTY | 0028.35    | 3 - Middle         | 107.48                       | No                              | \$94,900                                               | \$77,279                        | 2787             | 1614                | 57.91            | 581                  | 808                   |
| NV         | CLARK COUNTY | 0028.36    | 3 - Middle         | 96.58                        | No                              | \$94,900                                               | \$69,444                        | 2816             | 1860                | 66.05            | 496                  | 1015                  |
| NV         | CLARK COUNTY | 0028.37    | 4 - Upper          | 182.20                       | No                              | \$94,900                                               | \$131,000                       | 5923             | 2492                | 42.07            | 1816                 | 2203                  |
| NV         | CLARK COUNTY | 0028.38    | 4 - Upper          | 127.08                       | No                              | \$94,900                                               | \$91,366                        | 5492             | 2713                | 49.40            | 1361                 | 1818                  |
| NV         | CLARK COUNTY | 0028.41    | 4 - Upper          | 125.87                       | No                              | \$94,900                                               | \$90,500                        | 5511             | 2880                | 52.26            | 1151                 | 1513                  |
| NV         | CLARK COUNTY | 0028.42    | 3 - Middle         | 104.90                       | No                              | \$94,900                                               | \$75,426                        | 6749             | 4464                | 66.14            | 1022                 | 2223                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0028.44    | 3 - Middle         | 94.48                        | No                              | \$94,900                                               | \$67,933                        | 5925             | 3712                | 62.65            | 1280                 | 2042                  |
| NV         | CLARK COUNTY | 0028.45    | 2 - Moderate       | 75.30                        | No                              | \$94,900                                               | \$54,139                        | 6424             | 4064                | 63.26            | 613                  | 1263                  |
| NV         | CLARK COUNTY | 0028.46    | 3 - Middle         | 92.03                        | No                              | \$94,900                                               | \$66,166                        | 5725             | 3496                | 61.07            | 1060                 | 1997                  |
| NV         | CLARK COUNTY | 0028.47    | 2 - Moderate       | 71.45                        | No                              | \$94,900                                               | \$51,375                        | 4041             | 2518                | 62.31            | 486                  | 949                   |
| NV         | CLARK COUNTY | 0028.48    | 3 - Middle         | 98.12                        | No                              | \$94,900                                               | \$70,550                        | 3739             | 2047                | 54.75            | 889                  | 1464                  |
| NV         | CLARK COUNTY | 0028.49    | 4 - Upper          | 142.23                       | No                              | \$94,900                                               | \$102,260                       | 3156             | 1710                | 54.18            | 679                  | 594                   |
| NV         | CLARK COUNTY | 0028.50    | 3 - Middle         | 111.79                       | No                              | \$94,900                                               | \$80,375                        | 3850             | 2288                | 59.43            | 786                  | 1296                  |
| NV         | CLARK COUNTY | 0028.51    | 3 - Middle         | 103.89                       | No                              | \$94,900                                               | \$74,698                        | 6359             | 3988                | 62.71            | 978                  | 1943                  |
| NV         | CLARK COUNTY | 0028.52    | 4 - Upper          | 184.60                       | No                              | \$94,900                                               | \$132,727                       | 1392             | 835                 | 59.99            | 189                  | 358                   |
| NV         | CLARK COUNTY | 0028.53    | 3 - Middle         | 117.59                       | No                              | \$94,900                                               | \$84,545                        | 2883             | 1762                | 61.12            | 550                  | 906                   |
| NV         | CLARK COUNTY | 0029.01    | 4 - Upper          | 143.94                       | No                              | \$94,900                                               | \$103,489                       | 5673             | 4239                | 74.72            | 1207                 | 1685                  |
| NV         | CLARK COUNTY | 0029.02    | 3 - Middle         | 118.45                       | No                              | \$94,900                                               | \$85,167                        | 4719             | 3518                | 74.55            | 953                  | 1185                  |
| NV         | CLARK COUNTY | 0029.05    | 2 - Moderate       | 69.42                        | No                              | \$94,900                                               | \$49,911                        | 5378             | 3412                | 63.44            | 554                  | 1092                  |
| NV         | CLARK COUNTY | 0029.15    | 3 - Middle         | 86.45                        | No                              | \$94,900                                               | \$62,156                        | 5176             | 2508                | 48.45            | 994                  | 1709                  |
| NV         | CLARK COUNTY | 0029.16    | 3 - Middle         | 104.85                       | No                              | \$94,900                                               | \$75,387                        | 2839             | 1201                | 42.30            | 546                  | 968                   |
| NV         | CLARK COUNTY | 0029.19    | 3 - Middle         | 98.94                        | No                              | \$94,900                                               | \$71,140                        | 4528             | 3022                | 66.74            | 1078                 | 1611                  |
| NV         | CLARK COUNTY | 0029.35    | 3 - Middle         | 99.06                        | No                              | \$94,900                                               | \$71,225                        | 1638             | 1055                | 64.41            | 478                  | 624                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0029.36    | 3 - Middle         | 87.92                        | No                              | \$94,900                                               | \$63,217                        | 3274             | 2081                | 63.56            | 554                  | 1005                  |
| NV         | CLARK COUNTY | 0029.37    | 2 - Moderate       | 74.61                        | No                              | \$94,900                                               | \$53,646                        | 5084             | 3748                | 73.72            | 489                  | 1143                  |
| NV         | CLARK COUNTY | 0029.38    | 4 - Upper          | 120.31                       | No                              | \$94,900                                               | \$86,500                        | 1687             | 1041                | 61.71            | 348                  | 662                   |
| NV         | CLARK COUNTY | 0029.39    | 4 - Upper          | 161.49                       | No                              | \$94,900                                               | \$116,111                       | 1848             | 647                 | 35.01            | 657                  | 722                   |
| NV         | CLARK COUNTY | 0029.40    | 3 - Middle         | 92.00                        | No                              | \$94,900                                               | \$66,149                        | 3784             | 2815                | 74.39            | 527                  | 1076                  |
| NV         | CLARK COUNTY | 0029.41    | 3 - Middle         | 80.23                        | No                              | \$94,900                                               | \$57,689                        | 5154             | 3385                | 65.68            | 1079                 | 1948                  |
| NV         | CLARK COUNTY | 0029.42    | 3 - Middle         | 85.88                        | No                              | \$94,900                                               | \$61,750                        | 4548             | 2661                | 58.51            | 1425                 | 1462                  |
| NV         | CLARK COUNTY | 0029.44    | 3 - Middle         | 89.82                        | No                              | \$94,900                                               | \$64,583                        | 4700             | 3143                | 66.87            | 1125                 | 1655                  |
| NV         | CLARK COUNTY | 0029.46    | 2 - Moderate       | 75.41                        | No                              | \$94,900                                               | \$54,219                        | 2013             | 1195                | 59.36            | 440                  | 858                   |
| NV         | CLARK COUNTY | 0029.47    | 4 - Upper          | 139.69                       | No                              | \$94,900                                               | \$100,432                       | 2528             | 1048                | 41.46            | 1070                 | 1312                  |
| NV         | CLARK COUNTY | 0029.48    | 2 - Moderate       | 72.41                        | No                              | \$94,900                                               | \$52,060                        | 3435             | 2412                | 70.22            | 671                  | 1110                  |
| NV         | CLARK COUNTY | 0029.49    | 3 - Middle         | 98.35                        | No                              | \$94,900                                               | \$70,714                        | 2703             | 1705                | 63.08            | 706                  | 910                   |
| NV         | CLARK COUNTY | 0029.50    | 2 - Moderate       | 79.57                        | No                              | \$94,900                                               | \$57,208                        | 4894             | 3326                | 67.96            | 863                  | 1319                  |
| NV         | CLARK COUNTY | 0029.52    | 3 - Middle         | 95.94                        | No                              | \$94,900                                               | \$68,981                        | 2431             | 1387                | 57.05            | 738                  | 793                   |
| NV         | CLARK COUNTY | 0029.53    | 3 - Middle         | 116.22                       | No                              | \$94,900                                               | \$83,558                        | 4254             | 2625                | 61.71            | 982                  | 1434                  |
| NV         | CLARK COUNTY | 0029.54    | 1 - Low            | 47.99                        | No                              | \$94,900                                               | \$34,508                        | 4399             | 3369                | 76.59            | 516                  | 1617                  |
| NV         | CLARK COUNTY | 0029.56    | 2 - Moderate       | 74.67                        | No                              | \$94,900                                               | \$53,690                        | 2958             | 1848                | 62.47            | 417                  | 301                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0029.57    | 4 - Upper          | 170.76                       | No                              | \$94,900                                               | \$122,770                       | 1933             | 533                 | 27.57            | 861                  | 1277                  |
| NV         | CLARK COUNTY | 0029.58    | 3 - Middle         | 81.42                        | No                              | \$94,900                                               | \$58,542                        | 5885             | 3878                | 65.90            | 939                  | 1653                  |
| NV         | CLARK COUNTY | 0029.61    | 4 - Upper          | 124.18                       | No                              | \$94,900                                               | \$89,286                        | 2000             | 981                 | 49.05            | 620                  | 953                   |
| NV         | CLARK COUNTY | 0029.62    | 3 - Middle         | 83.28                        | No                              | \$94,900                                               | \$59,875                        | 2544             | 1275                | 50.12            | 191                  | 251                   |
| NV         | CLARK COUNTY | 0029.64    | 2 - Moderate       | 54.29                        | No                              | \$94,900                                               | \$39,033                        | 4187             | 3237                | 77.31            | 138                  | 652                   |
| NV         | CLARK COUNTY | 0029.65    | 2 - Moderate       | 67.99                        | No                              | \$94,900                                               | \$48,884                        | 3507             | 2171                | 61.90            | 1249                 | 1643                  |
| NV         | CLARK COUNTY | 0029.66    | 2 - Moderate       | 51.06                        | No                              | \$94,900                                               | \$36,717                        | 4971             | 3794                | 76.32            | 296                  | 1125                  |
| NV         | CLARK COUNTY | 0029.67    | 2 - Moderate       | 63.20                        | No                              | \$94,900                                               | \$45,444                        | 3962             | 2839                | 71.66            | 352                  | 783                   |
| NV         | CLARK COUNTY | 0029.68    | 2 - Moderate       | 64.14                        | No                              | \$94,900                                               | \$46,118                        | 2638             | 1899                | 71.99            | 468                  | 899                   |
| NV         | CLARK COUNTY | 0029.69    | 2 - Moderate       | 56.59                        | No                              | \$94,900                                               | \$40,688                        | 1743             | 1221                | 70.05            | 53                   | 590                   |
| NV         | CLARK COUNTY | 0029.70    | 3 - Middle         | 81.01                        | No                              | \$94,900                                               | \$58,250                        | 3714             | 2764                | 74.42            | 190                  | 462                   |
| NV         | CLARK COUNTY | 0029.74    | 3 - Middle         | 115.69                       | No                              | \$94,900                                               | \$83,180                        | 7295             | 4669                | 64.00            | 1437                 | 2074                  |
| NV         | CLARK COUNTY | 0029.75    | 4 - Upper          | 121.39                       | No                              | \$94,900                                               | \$87,277                        | 6821             | 4690                | 68.76            | 1153                 | 1763                  |
| NV         | CLARK COUNTY | 0029.76    | 3 - Middle         | 102.23                       | No                              | \$94,900                                               | \$73,500                        | 6630             | 4276                | 64.49            | 958                  | 1329                  |
| NV         | CLARK COUNTY | 0029.77    | 4 - Upper          | 166.41                       | No                              | \$94,900                                               | \$119,643                       | 4154             | 2566                | 61.77            | 965                  | 1279                  |
| NV         | CLARK COUNTY | 0029.78    | 4 - Upper          | 131.29                       | No                              | \$94,900                                               | \$94,393                        | 6907             | 3948                | 57.16            | 1586                 | 2045                  |
| NV         | CLARK COUNTY | 0029.79    | 4 - Upper          | 123.44                       | No                              | \$94,900                                               | \$88,750                        | 4599             | 2730                | 59.36            | 971                  | 1354                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0029.80    | 3 - Middle         | 100.24                       | No                              | \$94,900                                               | \$72,070                        | 6724             | 4879                | 72.56            | 1128                 | 2157                  |
| NV         | CLARK COUNTY | 0029.81    | 3 - Middle         | 106.57                       | No                              | \$94,900                                               | \$76,620                        | 4306             | 3081                | 71.55            | 735                  | 1347                  |
| NV         | CLARK COUNTY | 0029.82    | 3 - Middle         | 95.47                        | No                              | \$94,900                                               | \$68,640                        | 7804             | 5706                | 73.12            | 1007                 | 1888                  |
| NV         | CLARK COUNTY | 0029.83    | 3 - Middle         | 108.38                       | No                              | \$94,900                                               | \$77,922                        | 3348             | 2481                | 74.10            | 765                  | 1260                  |
| NV         | CLARK COUNTY | 0029.85    | 3 - Middle         | 112.20                       | No                              | \$94,900                                               | \$80,670                        | 5151             | 3377                | 65.56            | 897                  | 1533                  |
| NV         | CLARK COUNTY | 0029.95    | 1 - Low            | 43.90                        | No                              | \$94,900                                               | \$31,563                        | 2564             | 2067                | 80.62            | 88                   | 173                   |
| NV         | CLARK COUNTY | 0029.96    | 2 - Moderate       | 56.26                        | No                              | \$94,900                                               | \$40,455                        | 4420             | 3629                | 82.10            | 124                  | 424                   |
| NV         | CLARK COUNTY | 0029.97    | 2 - Moderate       | 64.79                        | No                              | \$94,900                                               | \$46,582                        | 3811             | 2184                | 57.31            | 361                  | 974                   |
| NV         | CLARK COUNTY | 0029.98    | 3 - Middle         | 85.44                        | No                              | \$94,900                                               | \$61,431                        | 4391             | 2914                | 66.36            | 925                  | 1460                  |
| NV         | CLARK COUNTY | 0030.01    | 3 - Middle         | 99.57                        | No                              | \$94,900                                               | \$71,591                        | 3895             | 2607                | 66.93            | 835                  | 1264                  |
| NV         | CLARK COUNTY | 0030.03    | 3 - Middle         | 101.56                       | No                              | \$94,900                                               | \$73,023                        | 5676             | 3488                | 61.45            | 1029                 | 1871                  |
| NV         | CLARK COUNTY | 0030.04    | 3 - Middle         | 91.21                        | No                              | \$94,900                                               | \$65,583                        | 2372             | 1445                | 60.92            | 278                  | 404                   |
| NV         | CLARK COUNTY | 0030.05    | 3 - Middle         | 99.10                        | No                              | \$94,900                                               | \$71,250                        | 3779             | 2188                | 57.90            | 879                  | 1306                  |
| NV         | CLARK COUNTY | 0030.06    | 3 - Middle         | 119.13                       | No                              | \$94,900                                               | \$85,652                        | 3491             | 2182                | 62.50            | 835                  | 1196                  |
| NV         | CLARK COUNTY | 0031.02    | 2 - Moderate       | 57.85                        | No                              | \$94,900                                               | \$41,597                        | 5414             | 3940                | 72.77            | 859                  | 1798                  |
| NV         | CLARK COUNTY | 0031.03    | 3 - Middle         | 95.48                        | No                              | \$94,900                                               | \$68,651                        | 3418             | 2523                | 73.82            | 563                  | 1096                  |
| NV         | CLARK COUNTY | 0031.04    | 2 - Moderate       | 71.68                        | No                              | \$94,900                                               | \$51,538                        | 4329             | 3242                | 74.89            | 260                  | 859                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0032.04    | 4 - Upper          | 143.81                       | No                              | \$94,900                                               | \$103,396                       | 5756             | 1818                | 31.58            | 2155                 | 2856                  |
| NV         | CLARK COUNTY | 0032.08    | 4 - Upper          | 183.97                       | No                              | \$94,900                                               | \$132,273                       | 3037             | 879                 | 28.94            | 1015                 | 1142                  |
| NV         | CLARK COUNTY | 0032.10    | 3 - Middle         | 90.74                        | No                              | \$94,900                                               | \$65,244                        | 2424             | 340                 | 14.03            | 1212                 | 1527                  |
| NV         | CLARK COUNTY | 0032.11    | 3 - Middle         | 97.52                        | No                              | \$94,900                                               | \$70,117                        | 3012             | 477                 | 15.84            | 1638                 | 2159                  |
| NV         | CLARK COUNTY | 0032.13    | 3 - Middle         | 113.27                       | No                              | \$94,900                                               | \$81,442                        | 1928             | 279                 | 14.47            | 860                  | 1247                  |
| NV         | CLARK COUNTY | 0032.14    | 3 - Middle         | 96.92                        | No                              | \$94,900                                               | \$69,688                        | 1748             | 354                 | 20.25            | 705                  | 1125                  |
| NV         | CLARK COUNTY | 0032.15    | 4 - Upper          | 124.76                       | No                              | \$94,900                                               | \$89,700                        | 4237             | 1930                | 45.55            | 1168                 | 1522                  |
| NV         | CLARK COUNTY | 0032.18    | 4 - Upper          | 158.35                       | No                              | \$94,900                                               | \$113,854                       | 5370             | 2000                | 37.24            | 1731                 | 2214                  |
| NV         | CLARK COUNTY | 0032.19    | 3 - Middle         | 107.50                       | No                              | \$94,900                                               | \$77,292                        | 6251             | 2805                | 44.87            | 1475                 | 2243                  |
| NV         | CLARK COUNTY | 0032.20    | 2 - Moderate       | 71.90                        | No                              | \$94,900                                               | \$51,697                        | 6808             | 4128                | 60.63            | 1160                 | 2688                  |
| NV         | CLARK COUNTY | 0032.22    | 3 - Middle         | 118.40                       | No                              | \$94,900                                               | \$85,129                        | 4926             | 2110                | 42.83            | 1185                 | 1876                  |
| NV         | CLARK COUNTY | 0032.23    | 4 - Upper          | 184.15                       | No                              | \$94,900                                               | \$132,400                       | 3269             | 1062                | 32.49            | 1134                 | 926                   |
| NV         | CLARK COUNTY | 0032.26    | 4 - Upper          | 210.73                       | No                              | \$94,900                                               | \$151,510                       | 2606             | 925                 | 35.50            | 980                  | 1098                  |
| NV         | CLARK COUNTY | 0032.27    | 4 - Upper          | 123.08                       | No                              | \$94,900                                               | \$88,493                        | 4006             | 1502                | 37.49            | 737                  | 1353                  |
| NV         | CLARK COUNTY | 0032.28    | 3 - Middle         | 109.65                       | No                              | \$94,900                                               | \$78,836                        | 7043             | 4009                | 56.92            | 1383                 | 2057                  |
| NV         | CLARK COUNTY | 0032.29    | 4 - Upper          | 172.48                       | No                              | \$94,900                                               | \$124,012                       | 7241             | 3726                | 51.46            | 1288                 | 1581                  |
| NV         | CLARK COUNTY | 0032.33    | 4 - Upper          | 153.21                       | No                              | \$94,900                                               | \$110,158                       | 6702             | 3176                | 47.39            | 1476                 | 2035                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0032.34    | 3 - Middle         | 95.22                        | No                              | \$94,900                                               | \$68,466                        | 4915             | 2973                | 60.49            | 875                  | 1809                  |
| NV         | CLARK COUNTY | 0032.35    | 4 - Upper          | 139.71                       | No                              | \$94,900                                               | \$100,453                       | 2184             | 1033                | 47.30            | 373                  | 654                   |
| NV         | CLARK COUNTY | 0032.36    | 4 - Upper          | 148.07                       | No                              | \$94,900                                               | \$106,458                       | 2382             | 848                 | 35.60            | 756                  | 911                   |
| NV         | CLARK COUNTY | 0032.37    | 4 - Upper          | 142.56                       | No                              | \$94,900                                               | \$102,500                       | 4619             | 2174                | 47.07            | 970                  | 1360                  |
| NV         | CLARK COUNTY | 0032.39    | 3 - Middle         | 112.59                       | No                              | \$94,900                                               | \$80,948                        | 3738             | 1647                | 44.06            | 905                  | 1375                  |
| NV         | CLARK COUNTY | 0032.40    | 4 - Upper          | 134.29                       | No                              | \$94,900                                               | \$96,553                        | 3894             | 1624                | 41.71            | 1269                 | 1612                  |
| NV         | CLARK COUNTY | 0032.41    | 3 - Middle         | 119.77                       | No                              | \$94,900                                               | \$86,111                        | 3967             | 1955                | 49.28            | 961                  | 1390                  |
| NV         | CLARK COUNTY | 0032.42    | 4 - Upper          | 201.54                       | No                              | \$94,900                                               | \$144,904                       | 1964             | 552                 | 28.11            | 595                  | 616                   |
| NV         | CLARK COUNTY | 0032.43    | 4 - Upper          | 149.58                       | No                              | \$94,900                                               | \$107,543                       | 4797             | 2516                | 52.45            | 1313                 | 1843                  |
| NV         | CLARK COUNTY | 0032.44    | 4 - Upper          | 142.97                       | No                              | \$94,900                                               | \$102,792                       | 3532             | 1831                | 51.84            | 843                  | 1483                  |
| NV         | CLARK COUNTY | 0032.45    | 3 - Middle         | 107.44                       | No                              | \$94,900                                               | \$77,250                        | 4743             | 2582                | 54.44            | 1469                 | 1949                  |
| NV         | CLARK COUNTY | 0032.46    | 3 - Middle         | 98.10                        | No                              | \$94,900                                               | \$70,531                        | 3947             | 1991                | 50.44            | 938                  | 1536                  |
| NV         | CLARK COUNTY | 0032.47    | 4 - Upper          | 140.82                       | No                              | \$94,900                                               | \$101,250                       | 3611             | 1394                | 38.60            | 1131                 | 1634                  |
| NV         | CLARK COUNTY | 0032.48    | 3 - Middle         | 101.70                       | No                              | \$94,900                                               | \$73,125                        | 3178             | 1452                | 45.69            | 860                  | 1150                  |
| NV         | CLARK COUNTY | 0032.49    | 4 - Upper          | 179.72                       | No                              | \$94,900                                               | \$129,213                       | 3302             | 1248                | 37.80            | 858                  | 1358                  |
| NV         | CLARK COUNTY | 0032.50    | 4 - Upper          | 132.23                       | No                              | \$94,900                                               | \$95,074                        | 5182             | 2161                | 41.70            | 1371                 | 1902                  |
| NV         | CLARK COUNTY | 0032.51    | 4 - Upper          | 183.75                       | No                              | \$94,900                                               | \$132,115                       | 2517             | 917                 | 36.43            | 709                  | 945                   |



| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0032.52    | 4 - Upper          | 141.23                       | No                              | \$94,900                                               | \$101,544                       | 4334             | 1689                | 38.97            | 1108                 | 1643                  |
| NV         | CLARK COUNTY | 0032.53    | 3 - Middle         | 102.39                       | No                              | \$94,900                                               | \$73,618                        | 3628             | 2027                | 55.87            | 833                  | 1331                  |
| NV         | CLARK COUNTY | 0032.54    | 3 - Middle         | 82.87                        | No                              | \$94,900                                               | \$59,583                        | 3825             | 1944                | 50.82            | 866                  | 1132                  |
| NV         | CLARK COUNTY | 0032.60    | 2 - Moderate       | 64.86                        | No                              | \$94,900                                               | \$46,636                        | 3585             | 1914                | 53.39            | 887                  | 1521                  |
| NV         | CLARK COUNTY | 0032.61    | 4 - Upper          | 123.44                       | No                              | \$94,900                                               | \$88,750                        | 2769             | 1370                | 49.48            | 633                  | 849                   |
| NV         | CLARK COUNTY | 0032.62    | 3 - Middle         | 99.21                        | No                              | \$94,900                                               | \$71,333                        | 2691             | 473                 | 17.58            | 1547                 | 1830                  |
| NV         | CLARK COUNTY | 0032.63    | 3 - Middle         | 98.32                        | No                              | \$94,900                                               | \$70,694                        | 4605             | 2220                | 48.21            | 1030                 | 1313                  |
| NV         | CLARK COUNTY | 0032.64    | 4 - Upper          | 137.15                       | No                              | \$94,900                                               | \$98,611                        | 6685             | 3092                | 46.25            | 1867                 | 2074                  |
| NV         | CLARK COUNTY | 0032.65    | 4 - Upper          | 160.04                       | No                              | \$94,900                                               | \$115,063                       | 7474             | 3491                | 46.71            | 1911                 | 2543                  |
| NV         | CLARK COUNTY | 0032.66    | 3 - Middle         | 116.08                       | No                              | \$94,900                                               | \$83,457                        | 4919             | 2422                | 49.24            | 886                  | 1201                  |
| NV         | CLARK COUNTY | 0032.67    | 4 - Upper          | 190.73                       | No                              | \$94,900                                               | \$137,132                       | 4157             | 1262                | 30.36            | 1079                 | 1186                  |
| NV         | CLARK COUNTY | 0032.68    | 4 - Upper          | 181.73                       | No                              | \$94,900                                               | \$130,658                       | 3655             | 1257                | 34.39            | 1178                 | 1366                  |
| NV         | CLARK COUNTY | 0032.69    | 3 - Middle         | 114.87                       | No                              | \$94,900                                               | \$82,593                        | 2946             | 1390                | 47.18            | 726                  | 964                   |
| NV         | CLARK COUNTY | 0032.70    | 3 - Middle         | 93.47                        | No                              | \$94,900                                               | \$67,206                        | 3559             | 1893                | 53.19            | 1052                 | 1452                  |
| NV         | CLARK COUNTY | 0033.03    | 3 - Middle         | 100.55                       | No                              | \$94,900                                               | \$72,292                        | 5351             | 3030                | 56.62            | 915                  | 1569                  |
| NV         | CLARK COUNTY | 0033.05    | 4 - Upper          | 150.14                       | No                              | \$94,900                                               | \$107,946                       | 5743             | 2559                | 44.56            | 1705                 | 2105                  |
| NV         | CLARK COUNTY | 0033.06    | 3 - Middle         | 110.55                       | No                              | \$94,900                                               | \$79,485                        | 4074             | 1329                | 32.62            | 1566                 | 1998                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0033.07    | 3 - Middle         | 117.57                       | No                              | \$94,900                                               | \$84,531                        | 5935             | 2856                | 48.12            | 1854                 | 2466                  |
| NV         | CLARK COUNTY | 0033.08    | 4 - Upper          | 141.39                       | No                              | \$94,900                                               | \$101,654                       | 2917             | 1225                | 42.00            | 871                  | 1075                  |
| NV         | CLARK COUNTY | 0033.09    | 4 - Upper          | 129.49                       | No                              | \$94,900                                               | \$93,105                        | 4540             | 1608                | 35.42            | 1372                 | 1697                  |
| NV         | CLARK COUNTY | 0033.11    | 4 - Upper          | 140.59                       | No                              | \$94,900                                               | \$101,080                       | 3551             | 1524                | 42.92            | 830                  | 1187                  |
| NV         | CLARK COUNTY | 0033.12    | 4 - Upper          | 183.74                       | No                              | \$94,900                                               | \$132,107                       | 4406             | 1624                | 36.86            | 1320                 | 1410                  |
| NV         | CLARK COUNTY | 0033.13    | 3 - Middle         | 111.40                       | No                              | \$94,900                                               | \$80,096                        | 3343             | 1482                | 44.33            | 629                  | 1113                  |
| NV         | CLARK COUNTY | 0033.14    | 4 - Upper          | 151.35                       | No                              | \$94,900                                               | \$108,819                       | 8198             | 2850                | 34.76            | 2349                 | 2924                  |
| NV         | CLARK COUNTY | 0033.15    | 4 - Upper          | 126.79                       | No                              | \$94,900                                               | \$91,157                        | 4062             | 1856                | 45.69            | 875                  | 1286                  |
| NV         | CLARK COUNTY | 0033.16    | 4 - Upper          | 141.28                       | No                              | \$94,900                                               | \$101,576                       | 5569             | 2196                | 39.43            | 1384                 | 1823                  |
| NV         | CLARK COUNTY | 0033.17    | 3 - Middle         | 108.83                       | No                              | \$94,900                                               | \$78,250                        | 2961             | 1480                | 49.98            | 760                  | 1112                  |
| NV         | CLARK COUNTY | 0033.18    | 3 - Middle         | 107.75                       | No                              | \$94,900                                               | \$77,475                        | 6347             | 2836                | 44.68            | 1500                 | 2340                  |
| NV         | CLARK COUNTY | 0033.19    | 4 - Upper          | 138.42                       | No                              | \$94,900                                               | \$99,524                        | 5833             | 2654                | 45.50            | 1410                 | 1968                  |
| NV         | CLARK COUNTY | 0033.20    | 3 - Middle         | 114.43                       | No                              | \$94,900                                               | \$82,277                        | 5689             | 2450                | 43.07            | 1228                 | 1817                  |
| NV         | CLARK COUNTY | 0033.21    | 4 - Upper          | 196.46                       | No                              | \$94,900                                               | \$141,250                       | 2677             | 1053                | 39.34            | 878                  | 990                   |
| NV         | CLARK COUNTY | 0033.22    | 4 - Upper          | 218.37                       | No                              | \$94,900                                               | \$157,000                       | 4260             | 1312                | 30.80            | 1270                 | 1443                  |
| NV         | CLARK COUNTY | 0033.23    | 4 - Upper          | 149.63                       | No                              | \$94,900                                               | \$107,583                       | 1798             | 635                 | 35.32            | 283                  | 661                   |
| NV         | CLARK COUNTY | 0034.08    | 3 - Middle         | 114.63                       | No                              | \$94,900                                               | \$82,419                        | 5246             | 2752                | 52.46            | 1220                 | 1668                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0034.09    | 3 - Middle         | 109.91                       | No                              | \$94,900                                               | \$79,028                        | 5198             | 3161                | 60.81            | 1358                 | 1815                  |
| NV         | CLARK COUNTY | 0034.10    | 3 - Middle         | 116.96                       | No                              | \$94,900                                               | \$84,092                        | 4937             | 2382                | 48.25            | 1447                 | 2152                  |
| NV         | CLARK COUNTY | 0034.11    | 3 - Middle         | 104.05                       | No                              | \$94,900                                               | \$74,813                        | 3874             | 2092                | 54.00            | 604                  | 874                   |
| NV         | CLARK COUNTY | 0034.12    | 3 - Middle         | 81.64                        | No                              | \$94,900                                               | \$58,702                        | 4794             | 2782                | 58.03            | 1009                 | 1642                  |
| NV         | CLARK COUNTY | 0034.13    | 2 - Moderate       | 72.80                        | No                              | \$94,900                                               | \$52,343                        | 5275             | 3439                | 65.19            | 1200                 | 1704                  |
| NV         | CLARK COUNTY | 0034.14    | 4 - Upper          | 143.78                       | No                              | \$94,900                                               | \$103,375                       | 2765             | 1308                | 47.31            | 598                  | 726                   |
| NV         | CLARK COUNTY | 0034.15    | 2 - Moderate       | 67.66                        | No                              | \$94,900                                               | \$48,649                        | 7702             | 5618                | 72.94            | 1285                 | 1610                  |
| NV         | CLARK COUNTY | 0034.16    | 3 - Middle         | 95.10                        | No                              | \$94,900                                               | \$68,375                        | 2926             | 1762                | 60.22            | 749                  | 1041                  |
| NV         | CLARK COUNTY | 0034.18    | 2 - Moderate       | 78.32                        | No                              | \$94,900                                               | \$56,315                        | 4082             | 2936                | 71.93            | 220                  | 571                   |
| NV         | CLARK COUNTY | 0034.19    | 2 - Moderate       | 74.59                        | No                              | \$94,900                                               | \$53,628                        | 6810             | 5350                | 78.56            | 860                  | 1812                  |
| NV         | CLARK COUNTY | 0034.20    | 2 - Moderate       | 69.50                        | No                              | \$94,900                                               | \$49,973                        | 4330             | 3204                | 74.00            | 431                  | 1110                  |
| NV         | CLARK COUNTY | 0034.21    | 3 - Middle         | 98.87                        | No                              | \$94,900                                               | \$71,090                        | 3512             | 2393                | 68.14            | 550                  | 994                   |
| NV         | CLARK COUNTY | 0034.22    | 2 - Moderate       | 66.33                        | No                              | \$94,900                                               | \$47,692                        | 5670             | 4153                | 73.25            | 754                  | 1784                  |
| NV         | CLARK COUNTY | 0034.23    | 2 - Moderate       | 65.24                        | No                              | \$94,900                                               | \$46,905                        | 6786             | 5252                | 77.39            | 999                  | 1944                  |
| NV         | CLARK COUNTY | 0034.26    | 2 - Moderate       | 77.79                        | No                              | \$94,900                                               | \$55,931                        | 3235             | 2106                | 65.10            | 531                  | 910                   |
| NV         | CLARK COUNTY | 0034.27    | 2 - Moderate       | 56.60                        | No                              | \$94,900                                               | \$40,700                        | 4073             | 3211                | 78.84            | 478                  | 1178                  |
| NV         | CLARK COUNTY | 0034.28    | 2 - Moderate       | 60.40                        | No                              | \$94,900                                               | \$43,426                        | 2061             | 1533                | 74.38            | 244                  | 580                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0034.29    | 3 - Middle         | 84.63                        | No                              | \$94,900                                               | \$60,852                        | 5445             | 4300                | 78.97            | 837                  | 1350                  |
| NV         | CLARK COUNTY | 0034.30    | 2 - Moderate       | 60.85                        | No                              | \$94,900                                               | \$43,750                        | 3499             | 3083                | 88.11            | 367                  | 788                   |
| NV         | CLARK COUNTY | 0034.31    | 2 - Moderate       | 60.18                        | No                              | \$94,900                                               | \$43,269                        | 3210             | 2904                | 90.47            | 312                  | 869                   |
| NV         | CLARK COUNTY | 0035.00    | 2 - Moderate       | 71.28                        | No                              | \$94,900                                               | \$51,250                        | 3016             | 2791                | 92.54            | 295                  | 733                   |
| NV         | CLARK COUNTY | 0036.09    | 3 - Middle         | 97.90                        | No                              | \$94,900                                               | \$70,388                        | 4968             | 2870                | 57.77            | 1150                 | 1491                  |
| NV         | CLARK COUNTY | 0036.10    | 3 - Middle         | 107.40                       | No                              | \$94,900                                               | \$77,218                        | 6630             | 4810                | 72.55            | 1418                 | 2062                  |
| NV         | CLARK COUNTY | 0036.13    | 3 - Middle         | 98.54                        | No                              | \$94,900                                               | \$70,848                        | 7551             | 6198                | 82.08            | 1307                 | 2117                  |
| NV         | CLARK COUNTY | 0036.15    | 3 - Middle         | 92.28                        | No                              | \$94,900                                               | \$66,346                        | 3048             | 2341                | 76.80            | 448                  | 814                   |
| NV         | CLARK COUNTY | 0036.16    | 2 - Moderate       | 69.91                        | No                              | \$94,900                                               | \$50,268                        | 5484             | 4994                | 91.06            | 994                  | 1467                  |
| NV         | CLARK COUNTY | 0036.17    | 3 - Middle         | 84.69                        | No                              | \$94,900                                               | \$60,893                        | 2102             | 1964                | 93.43            | 311                  | 505                   |
| NV         | CLARK COUNTY | 0036.19    | 4 - Upper          | 182.08                       | No                              | \$94,900                                               | \$130,912                       | 3829             | 2267                | 59.21            | 746                  | 1199                  |
| NV         | CLARK COUNTY | 0036.20    | 4 - Upper          | 153.99                       | No                              | \$94,900                                               | \$110,714                       | 5717             | 3508                | 61.36            | 1059                 | 1727                  |
| NV         | CLARK COUNTY | 0036.21    | 3 - Middle         | 101.19                       | No                              | \$94,900                                               | \$72,756                        | 3241             | 793                 | 24.47            | 1116                 | 1812                  |
| NV         | CLARK COUNTY | 0036.26    | 4 - Upper          | 133.59                       | No                              | \$94,900                                               | \$96,048                        | 4267             | 3061                | 71.74            | 992                  | 1218                  |
| NV         | CLARK COUNTY | 0036.27    | 3 - Middle         | 98.44                        | No                              | \$94,900                                               | \$70,781                        | 5443             | 4078                | 74.92            | 863                  | 1281                  |
| NV         | CLARK COUNTY | 0036.30    | 3 - Middle         | 112.57                       | No                              | \$94,900                                               | \$80,934                        | 6618             | 4268                | 64.49            | 1786                 | 2202                  |
| NV         | CLARK COUNTY | 0036.31    | 3 - Middle         | 86.57                        | No                              | \$94,900                                               | \$62,241                        | 4300             | 2779                | 64.63            | 848                  | 1243                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0036.32    | 3 - Middle         | 101.31                       | No                              | \$94,900                                               | \$72,838                        | 3047             | 1990                | 65.31            | 877                  | 1023                  |
| NV         | CLARK COUNTY | 0036.33    | 3 - Middle         | 80.34                        | No                              | \$94,900                                               | \$57,766                        | 4006             | 2770                | 69.15            | 960                  | 1300                  |
| NV         | CLARK COUNTY | 0036.34    | 3 - Middle         | 88.53                        | No                              | \$94,900                                               | \$63,650                        | 4399             | 3149                | 71.58            | 1246                 | 1544                  |
| NV         | CLARK COUNTY | 0036.35    | 3 - Middle         | 84.59                        | No                              | \$94,900                                               | \$60,819                        | 6115             | 4222                | 69.04            | 1114                 | 1752                  |
| NV         | CLARK COUNTY | 0036.36    | 4 - Upper          | 125.50                       | No                              | \$94,900                                               | \$90,230                        | 2697             | 1451                | 53.80            | 736                  | 839                   |
| NV         | CLARK COUNTY | 0036.37    | 3 - Middle         | 102.04                       | No                              | \$94,900                                               | \$73,367                        | 4902             | 3632                | 74.09            | 830                  | 1158                  |
| NV         | CLARK COUNTY | 0036.38    | 3 - Middle         | 103.05                       | No                              | \$94,900                                               | \$74,091                        | 4070             | 3025                | 74.32            | 764                  | 1297                  |
| NV         | CLARK COUNTY | 0036.39    | 3 - Middle         | 89.35                        | No                              | \$94,900                                               | \$64,244                        | 4450             | 3289                | 73.91            | 874                  | 1349                  |
| NV         | CLARK COUNTY | 0036.40    | 2 - Moderate       | 78.40                        | No                              | \$94,900                                               | \$56,373                        | 6351             | 5068                | 79.80            | 947                  | 1396                  |
| NV         | CLARK COUNTY | 0036.41    | 3 - Middle         | 101.01                       | No                              | \$94,900                                               | \$72,623                        | 6738             | 5404                | 80.20            | 1061                 | 1821                  |
| NV         | CLARK COUNTY | 0036.42    | 3 - Middle         | 108.90                       | No                              | \$94,900                                               | \$78,295                        | 4194             | 3752                | 89.46            | 762                  | 1153                  |
| NV         | CLARK COUNTY | 0036.43    | 3 - Middle         | 99.03                        | No                              | \$94,900                                               | \$71,199                        | 5406             | 4451                | 82.33            | 801                  | 1492                  |
| NV         | CLARK COUNTY | 0036.44    | 3 - Middle         | 86.60                        | No                              | \$94,900                                               | \$62,267                        | 5416             | 4565                | 84.29            | 810                  | 1480                  |
| NV         | CLARK COUNTY | 0036.45    | 3 - Middle         | 96.99                        | No                              | \$94,900                                               | \$69,733                        | 4205             | 3058                | 72.72            | 649                  | 997                   |
| NV         | CLARK COUNTY | 0036.46    | 3 - Middle         | 93.41                        | No                              | \$94,900                                               | \$67,165                        | 4695             | 3304                | 70.37            | 1074                 | 1289                  |
| NV         | CLARK COUNTY | 0036.47    | 3 - Middle         | 107.31                       | No                              | \$94,900                                               | \$77,158                        | 7022             | 5013                | 71.39            | 1198                 | 1681                  |
| NV         | CLARK COUNTY | 0036.48    | 3 - Middle         | 103.73                       | No                              | \$94,900                                               | \$74,583                        | 4297             | 3195                | 74.35            | 795                  | 1231                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0036.49    | 3 - Middle         | 105.78                       | No                              | \$94,900                                               | \$76,058                        | 1867             | 1490                | 79.81            | 621                  | 694                   |
| NV         | CLARK COUNTY | 0036.50    | 3 - Middle         | 111.35                       | No                              | \$94,900                                               | \$80,057                        | 4260             | 3391                | 79.60            | 577                  | 1084                  |
| NV         | CLARK COUNTY | 0036.51    | 3 - Middle         | 94.50                        | No                              | \$94,900                                               | \$67,946                        | 5341             | 4240                | 79.39            | 1009                 | 1328                  |
| NV         | CLARK COUNTY | 0036.52    | 3 - Middle         | 86.21                        | No                              | \$94,900                                               | \$61,985                        | 4773             | 3863                | 80.93            | 928                  | 1361                  |
| NV         | CLARK COUNTY | 0036.53    | 4 - Upper          | 122.27                       | No                              | \$94,900                                               | \$87,909                        | 2499             | 1896                | 75.87            | 530                  | 703                   |
| NV         | CLARK COUNTY | 0036.54    | 2 - Moderate       | 66.77                        | No                              | \$94,900                                               | \$48,005                        | 3389             | 2670                | 78.78            | 597                  | 1045                  |
| NV         | CLARK COUNTY | 0036.55    | 3 - Middle         | 102.78                       | No                              | \$94,900                                               | \$73,898                        | 4978             | 3519                | 70.69            | 1235                 | 1685                  |
| NV         | CLARK COUNTY | 0036.56    | 3 - Middle         | 101.96                       | No                              | \$94,900                                               | \$73,307                        | 3529             | 2430                | 68.86            | 604                  | 908                   |
| NV         | CLARK COUNTY | 0036.57    | 2 - Moderate       | 50.37                        | No                              | \$94,900                                               | \$36,218                        | 2595             | 2004                | 77.23            | 328                  | 455                   |
| NV         | CLARK COUNTY | 0036.58    | 4 - Upper          | 140.24                       | No                              | \$94,900                                               | \$100,833                       | 1289             | 893                 | 69.28            | 200                  | 200                   |
| NV         | CLARK COUNTY | 0036.59    | 4 - Upper          | 138.48                       | No                              | \$94,900                                               | \$99,564                        | 1741             | 1172                | 67.32            | 375                  | 508                   |
| NV         | CLARK COUNTY | 0036.60    | 4 - Upper          | 150.68                       | No                              | \$94,900                                               | \$108,333                       | 4632             | 3122                | 67.40            | 1081                 | 1135                  |
| NV         | CLARK COUNTY | 0036.61    | 3 - Middle         | 95.07                        | No                              | \$94,900                                               | \$68,355                        | 3925             | 2887                | 73.55            | 629                  | 1092                  |
| NV         | CLARK COUNTY | 0036.62    | 4 - Upper          | 146.34                       | No                              | \$94,900                                               | \$105,218                       | 4708             | 2377                | 50.49            | 1188                 | 1586                  |
| NV         | CLARK COUNTY | 0036.63    | 3 - Middle         | 112.57                       | No                              | \$94,900                                               | \$80,938                        | 1613             | 906                 | 56.17            | 219                  | 391                   |
| NV         | CLARK COUNTY | 0036.64    | 3 - Middle         | 90.15                        | No                              | \$94,900                                               | \$64,821                        | 3549             | 2238                | 63.06            | 381                  | 873                   |
| NV         | CLARK COUNTY | 0036.65    | 3 - Middle         | 91.52                        | No                              | \$94,900                                               | \$65,806                        | 4684             | 3267                | 69.75            | 839                  | 1000                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0036.66    | 3 - Middle         | 118.44                       | No                              | \$94,900                                               | \$85,156                        | 4564             | 2772                | 60.74            | 903                  | 1296                  |
| NV         | CLARK COUNTY | 0037.00    | 2 - Moderate       | 63.52                        | No                              | \$94,900                                               | \$45,670                        | 4126             | 3881                | 94.06            | 598                  | 1099                  |
| NV         | CLARK COUNTY | 0038.00    | 1 - Low            | 47.25                        | No                              | \$94,900                                               | \$33,972                        | 4943             | 4384                | 88.69            | 305                  | 1216                  |
| NV         | CLARK COUNTY | 0040.00    | 1 - Low            | 48.76                        | No                              | \$94,900                                               | \$35,060                        | 3304             | 3074                | 93.04            | 348                  | 889                   |
| NV         | CLARK COUNTY | 0041.00    | 2 - Moderate       | 70.99                        | No                              | \$94,900                                               | \$51,045                        | 5609             | 5131                | 91.48            | 1050                 | 1356                  |
| NV         | CLARK COUNTY | 0042.00    | 2 - Moderate       | 77.30                        | No                              | \$94,900                                               | \$55,577                        | 5207             | 4765                | 91.51            | 567                  | 1428                  |
| NV         | CLARK COUNTY | 0043.01    | 1 - Low            | 43.94                        | No                              | \$94,900                                               | \$31,597                        | 1904             | 1821                | 95.64            | 33                   | 526                   |
| NV         | CLARK COUNTY | 0043.02    | 1 - Low            | 49.76                        | No                              | \$94,900                                               | \$35,777                        | 7031             | 5795                | 82.42            | 157                  | 1120                  |
| NV         | CLARK COUNTY | 0044.01    | 2 - Moderate       | 59.49                        | No                              | \$94,900                                               | \$42,778                        | 2850             | 2643                | 92.74            | 318                  | 748                   |
| NV         | CLARK COUNTY | 0044.02    | 1 - Low            | 49.71                        | No                              | \$94,900                                               | \$35,740                        | 3772             | 3543                | 93.93            | 298                  | 713                   |
| NV         | CLARK COUNTY | 0045.00    | 2 - Moderate       | 63.43                        | No                              | \$94,900                                               | \$45,608                        | 4875             | 4564                | 93.62            | 578                  | 1098                  |
| NV         | CLARK COUNTY | 0046.01    | 2 - Moderate       | 62.08                        | No                              | \$94,900                                               | \$44,635                        | 5018             | 4532                | 90.31            | 357                  | 1158                  |
| NV         | CLARK COUNTY | 0046.02    | 1 - Low            | 47.13                        | No                              | \$94,900                                               | \$33,889                        | 2996             | 2741                | 91.49            | 204                  | 688                   |
| NV         | CLARK COUNTY | 0047.03    | 2 - Moderate       | 57.99                        | No                              | \$94,900                                               | \$41,696                        | 6209             | 5433                | 87.50            | 483                  | 1657                  |
| NV         | CLARK COUNTY | 0047.07    | 2 - Moderate       | 50.09                        | No                              | \$94,900                                               | \$36,017                        | 3110             | 2820                | 90.68            | 313                  | 787                   |
| NV         | CLARK COUNTY | 0047.09    | 2 - Moderate       | 54.24                        | No                              | \$94,900                                               | \$39,000                        | 5853             | 5418                | 92.57            | 411                  | 1288                  |
| NV         | CLARK COUNTY | 0047.10    | 1 - Low            | 49.90                        | No                              | \$94,900                                               | \$35,880                        | 7849             | 6906                | 87.99            | 558                  | 1451                  |



| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0047.12    | 1 - Low            | 42.31                        | No                              | \$94,900                                               | \$30,426                        | 5891             | 4600                | 78.09            | 341                  | 1096                  |
| NV         | CLARK COUNTY | 0047.13    | 1 - Low            | 41.69                        | No                              | \$94,900                                               | \$29,976                        | 4714             | 4030                | 85.49            | 264                  | 725                   |
| NV         | CLARK COUNTY | 0047.14    | 2 - Moderate       | 79.92                        | No                              | \$94,900                                               | \$57,460                        | 5865             | 5218                | 88.97            | 1040                 | 1710                  |
| NV         | CLARK COUNTY | 0047.15    | 2 - Moderate       | 74.55                        | No                              | \$94,900                                               | \$53,600                        | 6285             | 5491                | 87.37            | 808                  | 1439                  |
| NV         | CLARK COUNTY | 0047.16    | 2 - Moderate       | 69.91                        | No                              | \$94,900                                               | \$50,265                        | 3351             | 2969                | 88.60            | 570                  | 944                   |
| NV         | CLARK COUNTY | 0047.17    | 2 - Moderate       | 78.31                        | No                              | \$94,900                                               | \$56,304                        | 3251             | 2836                | 87.23            | 541                  | 892                   |
| NV         | CLARK COUNTY | 0049.07    | 3 - Middle         | 119.22                       | No                              | \$94,900                                               | \$85,719                        | 3573             | 2456                | 68.74            | 957                  | 1161                  |
| NV         | CLARK COUNTY | 0049.10    | 3 - Middle         | 87.99                        | No                              | \$94,900                                               | \$63,264                        | 2937             | 2516                | 85.67            | 575                  | 927                   |
| NV         | CLARK COUNTY | 0049.11    | 2 - Moderate       | 66.74                        | No                              | \$94,900                                               | \$47,984                        | 4353             | 3471                | 79.74            | 684                  | 1308                  |
| NV         | CLARK COUNTY | 0049.12    | 2 - Moderate       | 76.64                        | No                              | \$94,900                                               | \$55,108                        | 6227             | 5332                | 85.63            | 872                  | 1358                  |
| NV         | CLARK COUNTY | 0049.14    | 3 - Middle         | 100.32                       | No                              | \$94,900                                               | \$72,132                        | 2773             | 2235                | 80.60            | 566                  | 756                   |
| NV         | CLARK COUNTY | 0049.15    | 2 - Moderate       | 77.80                        | No                              | \$94,900                                               | \$55,938                        | 3493             | 2799                | 80.13            | 617                  | 987                   |
| NV         | CLARK COUNTY | 0049.16    | 3 - Middle         | 84.56                        | No                              | \$94,900                                               | \$60,799                        | 2669             | 2120                | 79.43            | 453                  | 788                   |
| NV         | CLARK COUNTY | 0049.17    | 3 - Middle         | 86.81                        | No                              | \$94,900                                               | \$62,415                        | 3417             | 2555                | 74.77            | 854                  | 1052                  |
| NV         | CLARK COUNTY | 0049.18    | 3 - Middle         | 110.81                       | No                              | \$94,900                                               | \$79,669                        | 4250             | 3127                | 73.58            | 969                  | 1151                  |
| NV         | CLARK COUNTY | 0049.19    | 3 - Middle         | 105.73                       | No                              | \$94,900                                               | \$76,017                        | 4425             | 3344                | 75.57            | 1034                 | 1407                  |
| NV         | CLARK COUNTY | 0049.20    | 2 - Moderate       | 73.92                        | No                              | \$94,900                                               | \$53,148                        | 5401             | 4641                | 85.93            | 726                  | 1432                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0049.21    | 1 - Low            | 47.96                        | No                              | \$94,900                                               | \$34,484                        | 6309             | 5050                | 80.04            | 1232                 | 1997                  |
| NV         | CLARK COUNTY | 0049.23    | 3 - Middle         | 84.26                        | No                              | \$94,900                                               | \$60,580                        | 4135             | 3338                | 80.73            | 692                  | 907                   |
| NV         | CLARK COUNTY | 0049.24    | 3 - Middle         | 85.62                        | No                              | \$94,900                                               | \$61,563                        | 4174             | 3292                | 78.87            | 672                  | 1253                  |
| NV         | CLARK COUNTY | 0049.25    | 2 - Moderate       | 69.17                        | No                              | \$94,900                                               | \$49,736                        | 6245             | 5204                | 83.33            | 1008                 | 1823                  |
| NV         | CLARK COUNTY | 0049.26    | 3 - Middle         | 85.13                        | No                              | \$94,900                                               | \$61,212                        | 4167             | 3433                | 82.39            | 610                  | 1067                  |
| NV         | CLARK COUNTY | 0050.05    | 2 - Moderate       | 74.64                        | No                              | \$94,900                                               | \$53,665                        | 4160             | 2209                | 53.10            | 1049                 | 1925                  |
| NV         | CLARK COUNTY | 0050.06    | 1 - Low            | 49.81                        | No                              | \$94,900                                               | \$35,813                        | 4814             | 3214                | 66.76            | 557                  | 1301                  |
| NV         | CLARK COUNTY | 0050.07    | 3 - Middle         | 102.78                       | No                              | \$94,900                                               | \$73,899                        | 2506             | 1488                | 59.38            | 808                  | 1238                  |
| NV         | CLARK COUNTY | 0050.10    | 1 - Low            | 48.54                        | No                              | \$94,900                                               | \$34,901                        | 6173             | 4312                | 69.85            | 751                  | 1191                  |
| NV         | CLARK COUNTY | 0050.11    | 3 - Middle         | 83.06                        | No                              | \$94,900                                               | \$59,719                        | 3618             | 2761                | 76.31            | 545                  | 942                   |
| NV         | CLARK COUNTY | 0050.12    | 3 - Middle         | 105.59                       | No                              | \$94,900                                               | \$75,917                        | 2998             | 1942                | 64.78            | 634                  | 1012                  |
| NV         | CLARK COUNTY | 0050.13    | 3 - Middle         | 81.71                        | No                              | \$94,900                                               | \$58,750                        | 4499             | 3680                | 81.80            | 738                  | 1465                  |
| NV         | CLARK COUNTY | 0050.14    | 2 - Moderate       | 67.84                        | No                              | \$94,900                                               | \$48,777                        | 5438             | 4088                | 75.17            | 935                  | 1508                  |
| NV         | CLARK COUNTY | 0050.15    | 3 - Middle         | 97.24                        | No                              | \$94,900                                               | \$69,914                        | 4895             | 3239                | 66.17            | 1413                 | 2055                  |
| NV         | CLARK COUNTY | 0050.16    | 3 - Middle         | 84.46                        | No                              | \$94,900                                               | \$60,724                        | 5767             | 3878                | 67.24            | 1399                 | 2126                  |
| NV         | CLARK COUNTY | 0050.17    | 3 - Middle         | 82.10                        | No                              | \$94,900                                               | \$59,031                        | 7956             | 5992                | 75.31            | 1639                 | 2321                  |
| NV         | CLARK COUNTY | 0051.02    | 3 - Middle         | 109.90                       | No                              | \$94,900                                               | \$79,019                        | 4853             | 2313                | 47.66            | 1150                 | 1559                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0051.03    | 3 - Middle         | 85.19                        | No                              | \$94,900                                               | \$61,250                        | 5165             | 2652                | 51.35            | 824                  | 1325                  |
| NV         | CLARK COUNTY | 0051.04    | 3 - Middle         | 116.87                       | No                              | \$94,900                                               | \$84,028                        | 3254             | 1357                | 41.70            | 865                  | 1211                  |
| NV         | CLARK COUNTY | 0051.06    | 3 - Middle         | 104.84                       | No                              | \$94,900                                               | \$75,381                        | 2989             | 1405                | 47.01            | 577                  | 945                   |
| NV         | CLARK COUNTY | 0051.07    | 4 - Upper          | 122.11                       | No                              | \$94,900                                               | \$87,794                        | 4250             | 1770                | 41.65            | 1452                 | 1950                  |
| NV         | CLARK COUNTY | 0051.08    | 3 - Middle         | 106.86                       | No                              | \$94,900                                               | \$76,830                        | 4111             | 1982                | 48.21            | 831                  | 1029                  |
| NV         | CLARK COUNTY | 0051.10    | 4 - Upper          | 126.38                       | No                              | \$94,900                                               | \$90,868                        | 2324             | 1352                | 58.18            | 479                  | 611                   |
| NV         | CLARK COUNTY | 0051.11    | 3 - Middle         | 96.45                        | No                              | \$94,900                                               | \$69,346                        | 6549             | 3715                | 56.73            | 1110                 | 1856                  |
| NV         | CLARK COUNTY | 0051.12    | 4 - Upper          | 148.94                       | No                              | \$94,900                                               | \$107,083                       | 3048             | 1782                | 58.46            | 463                  | 852                   |
| NV         | CLARK COUNTY | 0051.13    | 3 - Middle         | 92.14                        | No                              | \$94,900                                               | \$66,250                        | 3337             | 2076                | 62.21            | 788                  | 1155                  |
| NV         | CLARK COUNTY | 0051.14    | 3 - Middle         | 98.08                        | No                              | \$94,900                                               | \$70,521                        | 5149             | 3348                | 65.02            | 600                  | 1308                  |
| NV         | CLARK COUNTY | 0051.15    | 4 - Upper          | 122.31                       | No                              | \$94,900                                               | \$87,938                        | 2914             | 1383                | 47.46            | 562                  | 1000                  |
| NV         | CLARK COUNTY | 0051.16    | 3 - Middle         | 112.49                       | No                              | \$94,900                                               | \$80,882                        | 5691             | 2888                | 50.75            | 1042                 | 1483                  |
| NV         | CLARK COUNTY | 0052.00    | 2 - Moderate       | 75.86                        | No                              | \$94,900                                               | \$54,545                        | 4016             | 1765                | 43.95            | 633                  | 1382                  |
| NV         | CLARK COUNTY | 0053.11    | 3 - Middle         | 101.33                       | No                              | \$94,900                                               | \$72,853                        | 2669             | 1390                | 52.08            | 686                  | 994                   |
| NV         | CLARK COUNTY | 0053.12    | 4 - Upper          | 139.89                       | No                              | \$94,900                                               | \$100,580                       | 2639             | 1232                | 46.68            | 540                  | 1085                  |
| NV         | CLARK COUNTY | 0053.13    | 4 - Upper          | 157.87                       | No                              | \$94,900                                               | \$113,507                       | 6280             | 2782                | 44.30            | 1514                 | 2184                  |
| NV         | CLARK COUNTY | 0053.14    | 4 - Upper          | 135.50                       | No                              | \$94,900                                               | \$97,422                        | 2601             | 920                 | 35.37            | 906                  | 1075                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0053.16    | 3 - Middle         | 89.14                        | No                              | \$94,900                                               | \$64,091                        | 4057             | 1793                | 44.20            | 962                  | 1556                  |
| NV         | CLARK COUNTY | 0053.17    | 4 - Upper          | 157.00                       | No                              | \$94,900                                               | \$112,880                       | 5425             | 2180                | 40.18            | 1136                 | 1734                  |
| NV         | CLARK COUNTY | 0053.18    | 4 - Upper          | 144.08                       | No                              | \$94,900                                               | \$103,594                       | 3032             | 1068                | 35.22            | 795                  | 1065                  |
| NV         | CLARK COUNTY | 0053.19    | 4 - Upper          | 134.16                       | No                              | \$94,900                                               | \$96,457                        | 2714             | 1207                | 44.47            | 975                  | 1217                  |
| NV         | CLARK COUNTY | 0053.20    | 3 - Middle         | 98.85                        | No                              | \$94,900                                               | \$71,071                        | 2804             | 1188                | 42.37            | 588                  | 1176                  |
| NV         | CLARK COUNTY | 0053.21    | 4 - Upper          | 135.15                       | No                              | \$94,900                                               | \$97,171                        | 3583             | 1329                | 37.09            | 809                  | 1246                  |
| NV         | CLARK COUNTY | 0053.22    | 4 - Upper          | 126.46                       | No                              | \$94,900                                               | \$90,921                        | 1580             | 557                 | 35.25            | 450                  | 597                   |
| NV         | CLARK COUNTY | 0053.33    | 4 - Upper          | 127.96                       | No                              | \$94,900                                               | \$92,000                        | 3150             | 1114                | 35.37            | 882                  | 1263                  |
| NV         | CLARK COUNTY | 0053.35    | 4 - Upper          | 132.91                       | No                              | \$94,900                                               | \$95,562                        | 4600             | 1295                | 28.15            | 1513                 | 1810                  |
| NV         | CLARK COUNTY | 0053.36    | 3 - Middle         | 89.32                        | No                              | \$94,900                                               | \$64,219                        | 4050             | 1651                | 40.77            | 709                  | 1275                  |
| NV         | CLARK COUNTY | 0053.37    | 4 - Upper          | 175.84                       | No                              | \$94,900                                               | \$126,429                       | 3142             | 903                 | 28.74            | 1020                 | 1297                  |
| NV         | CLARK COUNTY | 0053.38    | 3 - Middle         | 86.49                        | No                              | \$94,900                                               | \$62,188                        | 1911             | 235                 | 12.30            | 1135                 | 1362                  |
| NV         | CLARK COUNTY | 0053.41    | 4 - Upper          | 148.99                       | No                              | \$94,900                                               | \$107,118                       | 2323             | 810                 | 34.87            | 629                  | 870                   |
| NV         | CLARK COUNTY | 0053.42    | 3 - Middle         | 101.46                       | No                              | \$94,900                                               | \$72,946                        | 3060             | 921                 | 30.10            | 985                  | 1196                  |
| NV         | CLARK COUNTY | 0053.43    | 3 - Middle         | 119.73                       | No                              | \$94,900                                               | \$86,083                        | 6083             | 2317                | 38.09            | 1505                 | 1774                  |
| NV         | CLARK COUNTY | 0053.46    | 3 - Middle         | 111.72                       | No                              | \$94,900                                               | \$80,325                        | 5661             | 2956                | 52.22            | 507                  | 1215                  |
| NV         | CLARK COUNTY | 0053.47    | 3 - Middle         | 112.51                       | No                              | \$94,900                                               | \$80,895                        | 7250             | 3287                | 45.34            | 1316                 | 1864                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0053.48    | 4 - Upper          | 148.65                       | No                              | \$94,900                                               | \$106,875                       | 5631             | 2209                | 39.23            | 1619                 | 2212                  |
| NV         | CLARK COUNTY | 0053.49    | 4 - Upper          | 141.19                       | No                              | \$94,900                                               | \$101,513                       | 4697             | 1866                | 39.73            | 1226                 | 1779                  |
| NV         | CLARK COUNTY | 0053.50    | 4 - Upper          | 149.56                       | No                              | \$94,900                                               | \$107,532                       | 3806             | 1376                | 36.15            | 811                  | 1241                  |
| NV         | CLARK COUNTY | 0053.51    | 4 - Upper          | 157.42                       | No                              | \$94,900                                               | \$113,182                       | 5589             | 2475                | 44.28            | 833                  | 1522                  |
| NV         | CLARK COUNTY | 0053.52    | 4 - Upper          | 144.06                       | No                              | \$94,900                                               | \$103,580                       | 4071             | 1445                | 35.49            | 1236                 | 1401                  |
| NV         | CLARK COUNTY | 0053.53    | 4 - Upper          | 125.34                       | No                              | \$94,900                                               | \$90,119                        | 5340             | 2502                | 46.85            | 773                  | 1221                  |
| NV         | CLARK COUNTY | 0053.54    | 4 - Upper          | 137.00                       | No                              | \$94,900                                               | \$98,503                        | 6369             | 2895                | 45.45            | 1350                 | 2197                  |
| NV         | CLARK COUNTY | 0053.55    | 3 - Middle         | 104.96                       | No                              | \$94,900                                               | \$75,469                        | 5770             | 1927                | 33.40            | 1489                 | 2033                  |
| NV         | CLARK COUNTY | 0053.56    | 4 - Upper          | 197.35                       | No                              | \$94,900                                               | \$141,893                       | 2858             | 981                 | 34.32            | 651                  | 1002                  |
| NV         | CLARK COUNTY | 0053.58    | 4 - Upper          | 161.50                       | No                              | \$94,900                                               | \$116,118                       | 3576             | 1129                | 31.57            | 726                  | 1038                  |
| NV         | CLARK COUNTY | 0053.60    | 2 - Moderate       | 77.00                        | No                              | \$94,900                                               | \$55,366                        | 4925             | 1751                | 35.55            | 1246                 | 1805                  |
| NV         | CLARK COUNTY | 0053.61    | 4 - Upper          | 127.56                       | No                              | \$94,900                                               | \$91,711                        | 4446             | 1238                | 27.85            | 1405                 | 1608                  |
| NV         | CLARK COUNTY | 0053.62    | 4 - Upper          | 155.83                       | No                              | \$94,900                                               | \$112,037                       | 3909             | 1212                | 31.01            | 728                  | 942                   |
| NV         | CLARK COUNTY | 0053.63    | 4 - Upper          | 133.59                       | No                              | \$94,900                                               | \$96,053                        | 2317             | 1272                | 54.90            | 97                   | 283                   |
| NV         | CLARK COUNTY | 0053.64    | 4 - Upper          | 124.12                       | No                              | \$94,900                                               | \$89,239                        | 6571             | 2881                | 43.84            | 1527                 | 2148                  |
| NV         | CLARK COUNTY | 0053.65    | 4 - Upper          | 225.36                       | No                              | \$94,900                                               | \$162,028                       | 3720             | 1420                | 38.17            | 894                  | 1219                  |
| NV         | CLARK COUNTY | 0053.66    | 4 - Upper          | 129.74                       | No                              | \$94,900                                               | \$93,281                        | 3961             | 1220                | 30.80            | 1072                 | 1467                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0054.21    | 2 - Moderate       | 52.68                        | No                              | \$94,900                                               | \$37,880                        | 3642             | 1744                | 47.89            | 672                  | 1116                  |
| NV         | CLARK COUNTY | 0054.22    | 2 - Moderate       | 65.38                        | No                              | \$94,900                                               | \$47,011                        | 4344             | 2104                | 48.43            | 706                  | 1655                  |
| NV         | CLARK COUNTY | 0054.23    | 3 - Middle         | 81.93                        | No                              | \$94,900                                               | \$58,911                        | 4581             | 2435                | 53.15            | 845                  | 1361                  |
| NV         | CLARK COUNTY | 0054.32    | 3 - Middle         | 97.77                        | No                              | \$94,900                                               | \$70,296                        | 5574             | 1801                | 32.31            | 1583                 | 2095                  |
| NV         | CLARK COUNTY | 0054.33    | 4 - Upper          | 157.20                       | No                              | \$94,900                                               | \$113,026                       | 5623             | 1752                | 31.16            | 1865                 | 2163                  |
| NV         | CLARK COUNTY | 0054.34    | 4 - Upper          | 152.80                       | No                              | \$94,900                                               | \$109,861                       | 5165             | 1856                | 35.93            | 1529                 | 1963                  |
| NV         | CLARK COUNTY | 0054.35    | 4 - Upper          | 123.72                       | No                              | \$94,900                                               | \$88,953                        | 3952             | 1251                | 31.65            | 1097                 | 1519                  |
| NV         | CLARK COUNTY | 0054.37    | 4 - Upper          | 200.61                       | No                              | \$94,900                                               | \$144,231                       | 5060             | 1529                | 30.22            | 1594                 | 2344                  |
| NV         | CLARK COUNTY | 0054.38    | 2 - Moderate       | 69.29                        | No                              | \$94,900                                               | \$49,821                        | 3008             | 1638                | 54.45            | 411                  | 893                   |
| NV         | CLARK COUNTY | 0054.39    | 3 - Middle         | 82.94                        | No                              | \$94,900                                               | \$59,633                        | 4013             | 2290                | 57.06            | 780                  | 1439                  |
| NV         | CLARK COUNTY | 0054.40    | 3 - Middle         | 97.76                        | No                              | \$94,900                                               | \$70,288                        | 6744             | 3959                | 58.70            | 1027                 | 1632                  |
| NV         | CLARK COUNTY | 0054.41    | 4 - Upper          | 142.26                       | No                              | \$94,900                                               | \$102,283                       | 7148             | 3143                | 43.97            | 2080                 | 2696                  |
| NV         | CLARK COUNTY | 0054.42    | 3 - Middle         | 118.45                       | No                              | \$94,900                                               | \$85,161                        | 4561             | 2293                | 50.27            | 816                  | 902                   |
| NV         | CLARK COUNTY | 0055.01    | 3 - Middle         | 88.53                        | No                              | \$94,900                                               | \$63,654                        | 4441             | 655                 | 14.75            | 1721                 | 2468                  |
| NV         | CLARK COUNTY | 0055.02    | 4 - Upper          | 123.85                       | No                              | \$94,900                                               | \$89,048                        | 4245             | 640                 | 15.08            | 1400                 | 2050                  |
| NV         | CLARK COUNTY | 0055.03    | 3 - Middle         | 89.11                        | No                              | \$94,900                                               | \$64,069                        | 2874             | 574                 | 19.97            | 694                  | 1353                  |
| NV         | CLARK COUNTY | 0055.04    | 3 - Middle         | 108.94                       | No                              | \$94,900                                               | \$78,327                        | 3325             | 636                 | 19.13            | 816                  | 1173                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0056.07    | 2 - Moderate       | 78.19                        | No                              | \$94,900                                               | \$56,217                        | 4007             | 1922                | 47.97            | 962                  | 1408                  |
| NV         | CLARK COUNTY | 0056.12    | 3 - Middle         | 104.71                       | No                              | \$94,900                                               | \$75,288                        | 1410             | 269                 | 19.08            | 563                  | 888                   |
| NV         | CLARK COUNTY | 0056.13    | 4 - Upper          | 120.25                       | No                              | \$94,900                                               | \$86,458                        | 4100             | 613                 | 14.95            | 1091                 | 1928                  |
| NV         | CLARK COUNTY | 0056.14    | 2 - Moderate       | 72.51                        | No                              | \$94,900                                               | \$52,135                        | 2542             | 1272                | 50.04            | 446                  | 718                   |
| NV         | CLARK COUNTY | 0056.15    | 2 - Moderate       | 79.01                        | No                              | \$94,900                                               | \$56,806                        | 1752             | 450                 | 25.68            | 578                  | 935                   |
| NV         | CLARK COUNTY | 0057.02    | 2 - Moderate       | 59.52                        | No                              | \$94,900                                               | \$42,794                        | 3398             | 1036                | 30.49            | 578                  | 695                   |
| NV         | CLARK COUNTY | 0057.03    | 2 - Moderate       | 58.61                        | No                              | \$94,900                                               | \$42,143                        | 1615             | 633                 | 39.20            | 261                  | 791                   |
| NV         | CLARK COUNTY | 0057.04    | 2 - Moderate       | 53.24                        | No                              | \$94,900                                               | \$38,281                        | 1922             | 636                 | 33.09            | 461                  | 613                   |
| NV         | CLARK COUNTY | 0057.05    | 3 - Middle         | 80.67                        | No                              | \$94,900                                               | \$58,000                        | 3607             | 1009                | 27.97            | 1118                 | 1690                  |
| NV         | CLARK COUNTY | 0057.11    | 4 - Upper          | 181.34                       | No                              | \$94,900                                               | \$130,383                       | 4549             | 1621                | 35.63            | 1312                 | 1570                  |
| NV         | CLARK COUNTY | 0057.13    | 4 - Upper          | 145.49                       | No                              | \$94,900                                               | \$104,602                       | 6765             | 2185                | 32.30            | 2382                 | 2931                  |
| NV         | CLARK COUNTY | 0057.15    | 4 - Upper          | 241.28                       | No                              | \$94,900                                               | \$173,472                       | 4422             | 1196                | 27.05            | 1709                 | 2208                  |
| NV         | CLARK COUNTY | 0057.16    | 4 - Upper          | 140.71                       | No                              | \$94,900                                               | \$101,171                       | 3626             | 970                 | 26.75            | 2176                 | 2713                  |
| NV         | CLARK COUNTY | 0057.17    | 4 - Upper          | 162.91                       | No                              | \$94,900                                               | \$117,132                       | 7006             | 2693                | 38.44            | 2179                 | 2710                  |
| NV         | CLARK COUNTY | 0057.18    | 4 - Upper          | 121.62                       | No                              | \$94,900                                               | \$87,447                        | 2170             | 819                 | 37.74            | 658                  | 997                   |
| NV         | CLARK COUNTY | 0057.19    | 4 - Upper          | 193.68                       | No                              | \$94,900                                               | \$139,250                       | 5364             | 2432                | 45.34            | 939                  | 1292                  |
| NV         | CLARK COUNTY | 0057.20    | 4 - Upper          | 142.63                       | No                              | \$94,900                                               | \$102,546                       | 3779             | 1808                | 47.84            | 509                  | 660                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0057.21    | 4 - Upper          | 153.39                       | No                              | \$94,900                                               | \$110,284                       | 2878             | 650                 | 22.59            | 1618                 | 1711                  |
| NV         | CLARK COUNTY | 0057.22    | 4 - Upper          | 125.97                       | No                              | \$94,900                                               | \$90,568                        | 3105             | 603                 | 19.42            | 1536                 | 2006                  |
| NV         | CLARK COUNTY | 0058.03    | 4 - Upper          | 126.01                       | No                              | \$94,900                                               | \$90,600                        | 4606             | 1984                | 43.07            | 1191                 | 1873                  |
| NV         | CLARK COUNTY | 0058.04    | 3 - Middle         | 95.62                        | No                              | \$94,900                                               | \$68,750                        | 4690             | 2089                | 44.54            | 777                  | 1341                  |
| NV         | CLARK COUNTY | 0058.05    | 3 - Middle         | 112.00                       | No                              | \$94,900                                               | \$80,528                        | 3369             | 1401                | 41.59            | 967                  | 1205                  |
| NV         | CLARK COUNTY | 0058.06    | 4 - Upper          | 152.07                       | No                              | \$94,900                                               | \$109,338                       | 4250             | 1850                | 43.53            | 1072                 | 1501                  |
| NV         | CLARK COUNTY | 0058.07    | 3 - Middle         | 114.34                       | No                              | \$94,900                                               | \$82,207                        | 4402             | 2016                | 45.80            | 880                  | 1249                  |
| NV         | CLARK COUNTY | 0058.08    | 3 - Middle         | 113.23                       | No                              | \$94,900                                               | \$81,411                        | 3452             | 1413                | 40.93            | 645                  | 1106                  |
| NV         | CLARK COUNTY | 0058.09    | 3 - Middle         | 106.77                       | No                              | \$94,900                                               | \$76,766                        | 4308             | 2179                | 50.58            | 625                  | 1098                  |
| NV         | CLARK COUNTY | 0058.13    | 3 - Middle         | 104.24                       | No                              | \$94,900                                               | \$74,950                        | 4474             | 2818                | 62.99            | 668                  | 1113                  |
| NV         | CLARK COUNTY | 0058.18    | 2 - Moderate       | 70.97                        | No                              | \$94,900                                               | \$51,031                        | 6118             | 3760                | 61.46            | 210                  | 408                   |
| NV         | CLARK COUNTY | 0058.22    | 4 - Upper          | 162.05                       | No                              | \$94,900                                               | \$116,510                       | 5506             | 2428                | 44.10            | 1225                 | 2023                  |
| NV         | CLARK COUNTY | 0058.24    | 4 - Upper          | 120.54                       | No                              | \$94,900                                               | \$86,667                        | 3693             | 1380                | 37.37            | 965                  | 1432                  |
| NV         | CLARK COUNTY | 0058.25    | 3 - Middle         | 81.53                        | No                              | \$94,900                                               | \$58,623                        | 5475             | 3092                | 56.47            | 1003                 | 1356                  |
| NV         | CLARK COUNTY | 0058.26    | 3 - Middle         | 106.05                       | No                              | \$94,900                                               | \$76,250                        | 3996             | 2279                | 57.03            | 762                  | 1201                  |
| NV         | CLARK COUNTY | 0058.28    | 4 - Upper          | 139.36                       | No                              | \$94,900                                               | \$100,200                       | 9551             | 5590                | 58.53            | 2555                 | 3443                  |
| NV         | CLARK COUNTY | 0058.29    | 3 - Middle         | 118.78                       | No                              | \$94,900                                               | \$85,400                        | 6867             | 4250                | 61.89            | 1694                 | 2925                  |



| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0058.30    | 4 - Upper          | 134.90                       | No                              | \$94,900                                               | \$96,994                        | 4588             | 2722                | 59.33            | 769                  | 1230                  |
| NV         | CLARK COUNTY | 0058.31    | 4 - Upper          | 155.76                       | No                              | \$94,900                                               | \$111,991                       | 6166             | 3489                | 56.58            | 1534                 | 1994                  |
| NV         | CLARK COUNTY | 0058.34    | 4 - Upper          | 142.44                       | No                              | \$94,900                                               | \$102,411                       | 3291             | 1914                | 58.16            | 685                  | 1072                  |
| NV         | CLARK COUNTY | 0058.35    | 4 - Upper          | 204.52                       | No                              | \$94,900                                               | \$147,045                       | 4213             | 2266                | 53.79            | 1063                 | 1480                  |
| NV         | CLARK COUNTY | 0058.36    | 3 - Middle         | 118.22                       | No                              | \$94,900                                               | \$85,000                        | 3787             | 1946                | 51.39            | 933                  | 1321                  |
| NV         | CLARK COUNTY | 0058.37    | 4 - Upper          | 132.13                       | No                              | \$94,900                                               | \$95,000                        | 4747             | 2369                | 49.91            | 1415                 | 2087                  |
| NV         | CLARK COUNTY | 0058.39    | 4 - Upper          | 191.59                       | No                              | \$94,900                                               | \$137,750                       | 8128             | 4202                | 51.70            | 1824                 | 2450                  |
| NV         | CLARK COUNTY | 0058.41    | 4 - Upper          | 194.58                       | No                              | \$94,900                                               | \$139,896                       | 6075             | 2165                | 35.64            | 1861                 | 2448                  |
| NV         | CLARK COUNTY | 0058.42    | 4 - Upper          | 250.41                       | No                              | \$94,900                                               | \$180,039                       | 3418             | 1106                | 32.36            | 734                  | 1179                  |
| NV         | CLARK COUNTY | 0058.43    | 4 - Upper          | 163.71                       | No                              | \$94,900                                               | \$117,708                       | 3261             | 1309                | 40.14            | 617                  | 933                   |
| NV         | CLARK COUNTY | 0058.44    | 4 - Upper          | 147.18                       | No                              | \$94,900                                               | \$105,817                       | 6310             | 2419                | 38.34            | 1550                 | 2566                  |
| NV         | CLARK COUNTY | 0058.45    | 4 - Upper          | 140.03                       | No                              | \$94,900                                               | \$100,682                       | 4170             | 1542                | 36.98            | 987                  | 1461                  |
| NV         | CLARK COUNTY | 0058.46    | 4 - Upper          | 131.79                       | No                              | \$94,900                                               | \$94,754                        | 6284             | 1996                | 31.76            | 2413                 | 3082                  |
| NV         | CLARK COUNTY | 0058.47    | 4 - Upper          | 120.59                       | No                              | \$94,900                                               | \$86,705                        | 4267             | 2312                | 54.18            | 504                  | 629                   |
| NV         | CLARK COUNTY | 0058.48    | 2 - Moderate       | 56.03                        | No                              | \$94,900                                               | \$40,286                        | 4010             | 2442                | 60.90            | 398                  | 934                   |
| NV         | CLARK COUNTY | 0058.49    | 4 - Upper          | 124.68                       | No                              | \$94,900                                               | \$89,643                        | 4027             | 2486                | 61.73            | 742                  | 1155                  |
| NV         | CLARK COUNTY | 0058.50    | 4 - Upper          | 120.50                       | No                              | \$94,900                                               | \$86,639                        | 4929             | 3149                | 63.89            | 1107                 | 1723                  |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0058.52    | 4 - Upper          | 127.93                       | No                              | \$94,900                                               | \$91,980                        | 5785             | 3111                | 53.78            | 1578                 | 2225                  |
| NV         | CLARK COUNTY | 0058.55    | 3 - Middle         | 111.45                       | No                              | \$94,900                                               | \$80,135                        | 7620             | 4555                | 59.78            | 1437                 | 2699                  |
| NV         | CLARK COUNTY | 0058.56    | 4 - Upper          | 143.92                       | No                              | \$94,900                                               | \$103,475                       | 5248             | 3440                | 65.55            | 1173                 | 1888                  |
| NV         | CLARK COUNTY | 0058.57    | 3 - Middle         | 100.69                       | No                              | \$94,900                                               | \$72,393                        | 6553             | 4314                | 65.83            | 815                  | 1451                  |
| NV         | CLARK COUNTY | 0058.58    | 4 - Upper          | 167.35                       | No                              | \$94,900                                               | \$120,318                       | 11099            | 6259                | 56.39            | 2368                 | 3502                  |
| NV         | CLARK COUNTY | 0058.59    | 2 - Moderate       | 66.84                        | No                              | \$94,900                                               | \$48,058                        | 4068             | 2639                | 64.87            | 584                  | 582                   |
| NV         | CLARK COUNTY | 0058.60    | 3 - Middle         | 105.52                       | No                              | \$94,900                                               | \$75,870                        | 10707            | 6523                | 60.92            | 1763                 | 2749                  |
| NV         | CLARK COUNTY | 0058.61    | 3 - Middle         | 111.70                       | No                              | \$94,900                                               | \$80,313                        | 1621             | 897                 | 55.34            | 371                  | 577                   |
| NV         | CLARK COUNTY | 0058.62    | 3 - Middle         | 108.71                       | No                              | \$94,900                                               | \$78,163                        | 5982             | 3661                | 61.20            | 1234                 | 1868                  |
| NV         | CLARK COUNTY | 0058.63    | 3 - Middle         | 116.14                       | No                              | \$94,900                                               | \$83,506                        | 2746             | 1815                | 66.10            | 366                  | 624                   |
| NV         | CLARK COUNTY | 0058.64    | 3 - Middle         | 113.65                       | No                              | \$94,900                                               | \$81,711                        | 6774             | 4255                | 62.81            | 999                  | 1268                  |
| NV         | CLARK COUNTY | 0058.65    | 4 - Upper          | 136.50                       | No                              | \$94,900                                               | \$98,145                        | 6060             | 4337                | 71.57            | 1151                 | 1544                  |
| NV         | CLARK COUNTY | 0058.66    | 4 - Upper          | 137.48                       | No                              | \$94,900                                               | \$98,844                        | 6863             | 4504                | 65.63            | 1308                 | 1950                  |
| NV         | CLARK COUNTY | 0058.67    | 4 - Upper          | 124.14                       | No                              | \$94,900                                               | \$89,257                        | 5811             | 3264                | 56.17            | 1563                 | 1929                  |
| NV         | CLARK COUNTY | 0058.68    | 4 - Upper          | 140.65                       | No                              | \$94,900                                               | \$101,122                       | 5248             | 3225                | 61.45            | 1310                 | 1636                  |
| NV         | CLARK COUNTY | 0058.69    | 4 - Upper          | 136.22                       | No                              | \$94,900                                               | \$97,941                        | 3721             | 2437                | 65.49            | 866                  | 1336                  |
| NV         | CLARK COUNTY | 0058.70    | 0 - Unknown        | 0.00                         | No                              | \$94,900                                               | \$0                             | 3270             | 2170                | 66.36            | 630                  | 852                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0058.71    | 3 - Middle         | 89.61                        | No                              | \$94,900                                               | \$64,429                        | 2297             | 1264                | 55.03            | 396                  | 678                   |
| NV         | CLARK COUNTY | 0058.72    | 4 - Upper          | 197.92                       | No                              | \$94,900                                               | \$142,303                       | 7482             | 2971                | 39.71            | 1523                 | 1636                  |
| NV         | CLARK COUNTY | 0058.73    | 4 - Upper          | 206.72                       | No                              | \$94,900                                               | \$148,625                       | 4984             | 1811                | 36.34            | 1378                 | 1777                  |
| NV         | CLARK COUNTY | 0058.74    | 3 - Middle         | 111.50                       | No                              | \$94,900                                               | \$80,165                        | 5063             | 2888                | 57.04            | 1208                 | 1622                  |
| NV         | CLARK COUNTY | 0058.75    | 3 - Middle         | 84.54                        | No                              | \$94,900                                               | \$60,781                        | 3328             | 1854                | 55.71            | 455                  | 1165                  |
| NV         | CLARK COUNTY | 0058.76    | 4 - Upper          | 124.85                       | No                              | \$94,900                                               | \$89,769                        | 1828             | 568                 | 31.07            | 840                  | 1291                  |
| NV         | CLARK COUNTY | 0058.77    | 4 - Upper          | 174.99                       | No                              | \$94,900                                               | \$125,813                       | 7499             | 4566                | 60.89            | 1872                 | 2256                  |
| NV         | CLARK COUNTY | 0059.02    | 3 - Middle         | 90.91                        | No                              | \$94,900                                               | \$65,362                        | 1359             | 658                 | 48.42            | 287                  | 604                   |
| NV         | CLARK COUNTY | 0059.03    | 4 - Upper          | 120.38                       | No                              | \$94,900                                               | \$86,550                        | 3631             | 612                 | 16.85            | 1268                 | 1929                  |
| NV         | CLARK COUNTY | 0059.04    | 3 - Middle         | 107.07                       | No                              | \$94,900                                               | \$76,983                        | 4149             | 427                 | 10.29            | 1655                 | 2194                  |
| NV         | CLARK COUNTY | 0059.05    | 3 - Middle         | 90.40                        | No                              | \$94,900                                               | \$65,000                        | 2541             | 482                 | 18.97            | 822                  | 1699                  |
| NV         | CLARK COUNTY | 0060.01    | 2 - Moderate       | 57.74                        | No                              | \$94,900                                               | \$41,519                        | 9453             | 6226                | 65.86            | 278                  | 1095                  |
| NV         | CLARK COUNTY | 0061.03    | 3 - Middle         | 86.47                        | No                              | \$94,900                                               | \$62,173                        | 3242             | 2262                | 69.77            | 457                  | 644                   |
| NV         | CLARK COUNTY | 0061.04    | 4 - Upper          | 138.39                       | No                              | \$94,900                                               | \$99,500                        | 5142             | 3761                | 73.14            | 1166                 | 1432                  |
| NV         | CLARK COUNTY | 0062.01    | 2 - Moderate       | 71.03                        | No                              | \$94,900                                               | \$51,071                        | 4577             | 3707                | 80.99            | 517                  | 1234                  |
| NV         | CLARK COUNTY | 0062.02    | 3 - Middle         | 83.38                        | No                              | \$94,900                                               | \$59,954                        | 4269             | 3109                | 72.83            | 1022                 | 1378                  |
| NV         | CLARK COUNTY | 0062.03    | 3 - Middle         | 104.31                       | No                              | \$94,900                                               | \$75,000                        | 3084             | 2237                | 72.54            | 557                  | 979                   |

| State Abbr | County Name  | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|--------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| NV         | CLARK COUNTY | 0062.04    | 2 - Moderate       | 79.02                        | No                              | \$94,900                                               | \$56,818                        | 4985             | 4041                | 81.06            | 1060                 | 1635                  |
| NV         | CLARK COUNTY | 0067.00    | 4 - Upper          | 139.37                       | No                              | \$94,900                                               | \$100,208                       | 1698             | 654                 | 38.52            | 271                  | 51                    |
| NV         | CLARK COUNTY | 0068.00    | 2 - Moderate       | 70.46                        | No                              | \$94,900                                               | \$50,658                        | 4778             | 3893                | 81.48            | 363                  | 1186                  |
| NV         | CLARK COUNTY | 0069.00    | 4 - Upper          | 127.30                       | No                              | \$94,900                                               | \$91,528                        | 1670             | 719                 | 43.05            | 430                  | 601                   |
| NV         | CLARK COUNTY | 0071.00    | 2 - Moderate       | 55.17                        | No                              | \$94,900                                               | \$39,671                        | 3191             | 2790                | 87.43            | 493                  | 1035                  |
| NV         | CLARK COUNTY | 0072.00    | 2 - Moderate       | 62.36                        | No                              | \$94,900                                               | \$44,840                        | 4924             | 3760                | 76.36            | 772                  | 1607                  |
| NV         | CLARK COUNTY | 0075.00    | 4 - Upper          | 140.20                       | No                              | \$94,900                                               | \$100,804                       | 1194             | 289                 | 24.20            | 325                  | 870                   |
| NV         | CLARK COUNTY | 0076.00    | 3 - Middle         | 108.28                       | No                              | \$94,900                                               | \$77,850                        | 4067             | 1184                | 29.11            | 1001                 | 1443                  |
| NV         | CLARK COUNTY | 0078.01    | 2 - Moderate       | 50.01                        | No                              | \$94,900                                               | \$35,956                        | 1626             | 954                 | 58.67            | 0                    | 323                   |
| NV         | CLARK COUNTY | 0078.02    | 0 - Unknown        | 0.00                         | No                              | \$94,900                                               | \$0                             | 632              | 347                 | 54.91            | 0                    | 0                     |
| NV         | CLARK COUNTY | 0079.00    | 2 - Moderate       | 70.38                        | No                              | \$94,900                                               | \$50,605                        | 3487             | 1890                | 54.20            | 185                  | 455                   |



[illegible]

Where international, state, county, and/or MCD/CBD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "1" following an MCD name denotes a false MCD. A "1" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by Geography Division: January 06, 2021

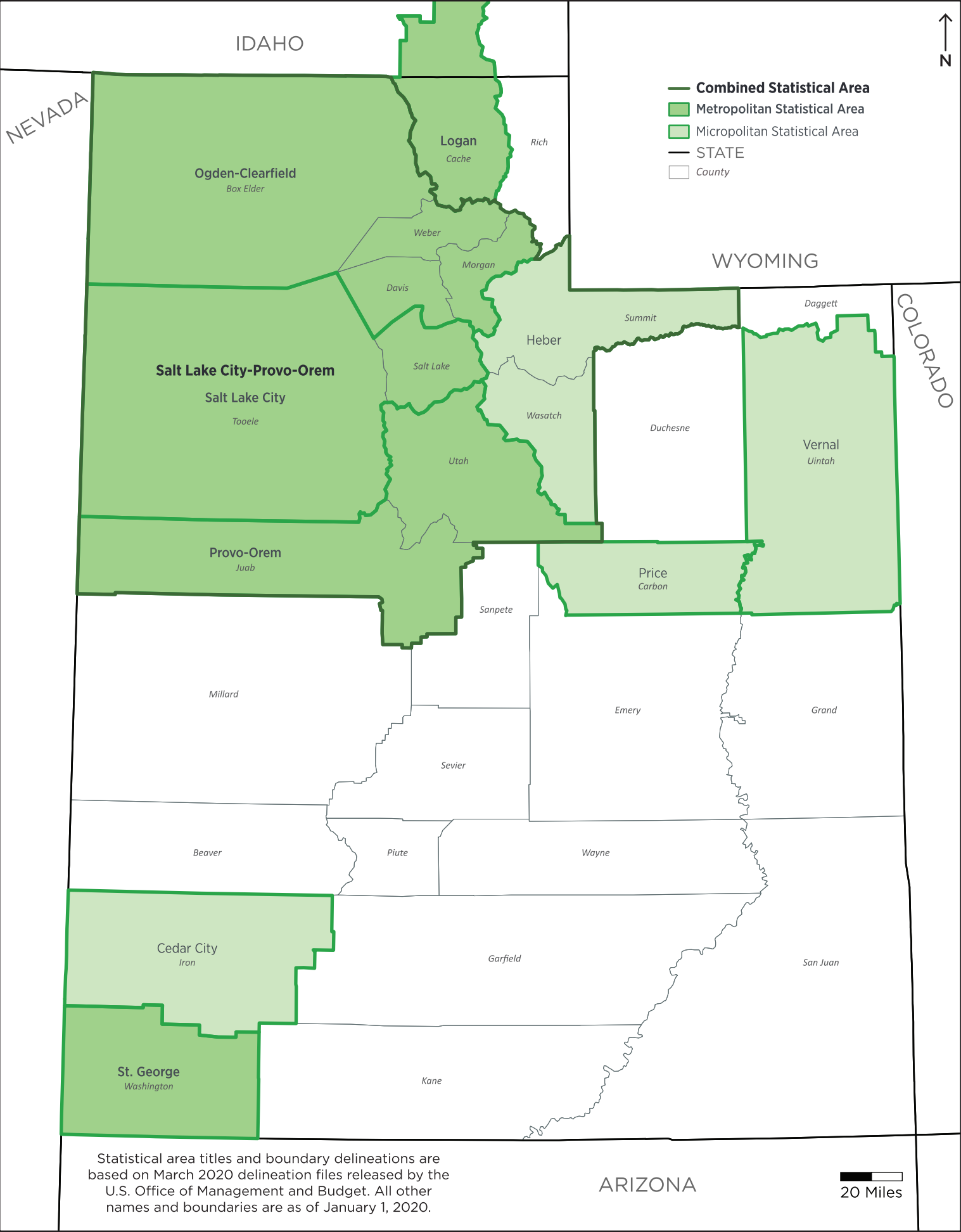
Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 37 49 54  
2nd Standard Parallel: 41 10 02  
Central Meridian: -111 32 46  
Latitude of Projection's Origin: 36 59 52  
False Easting: 0  
False Northing: 0

NAME: Salt Lake County (035)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Utah (49)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249649035001



Utah: 2020 Core Based Statistical Areas and Counties



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 41620 - SALT LAKE CITY-MURRAY, UT

State: UTAH

County: ALL COUNTIES

All Tracts: 268



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1001.00    | 3 - Middle         | 82.90                        | No                              | \$121,500                                              | \$74,911                        | 2987             | 1186                | 39.71            | 278                  | 539                   |
| UT         | SALT LAKE COUNTY | 1002.00    | 4 - Upper          | 159.08                       | No                              | \$121,500                                              | \$143,750                       | 1333             | 205                 | 15.38            | 311                  | 575                   |
| UT         | SALT LAKE COUNTY | 1003.06    | 2 - Moderate       | 59.03                        | No                              | \$121,500                                              | \$53,341                        | 6043             | 4106                | 67.95            | 779                  | 1055                  |
| UT         | SALT LAKE COUNTY | 1003.07    | 3 - Middle         | 86.01                        | No                              | \$121,500                                              | \$77,719                        | 4968             | 3853                | 77.56            | 1046                 | 1195                  |
| UT         | SALT LAKE COUNTY | 1003.08    | 2 - Moderate       | 56.43                        | No                              | \$121,500                                              | \$50,996                        | 4025             | 3064                | 76.12            | 446                  | 679                   |
| UT         | SALT LAKE COUNTY | 1005.00    | 2 - Moderate       | 73.85                        | No                              | \$121,500                                              | \$66,735                        | 5893             | 3066                | 52.03            | 1155                 | 1643                  |
| UT         | SALT LAKE COUNTY | 1006.00    | 2 - Moderate       | 52.78                        | No                              | \$121,500                                              | \$47,700                        | 6699             | 3755                | 56.05            | 1749                 | 2352                  |
| UT         | SALT LAKE COUNTY | 1007.00    | 2 - Moderate       | 79.02                        | No                              | \$121,500                                              | \$71,406                        | 2683             | 725                 | 27.02            | 702                  | 1204                  |
| UT         | SALT LAKE COUNTY | 1008.00    | 3 - Middle         | 83.48                        | No                              | \$121,500                                              | \$75,435                        | 2562             | 665                 | 25.96            | 310                  | 311                   |
| UT         | SALT LAKE COUNTY | 1010.00    | 4 - Upper          | 155.82                       | No                              | \$121,500                                              | \$140,804                       | 3127             | 528                 | 16.89            | 993                  | 1422                  |
| UT         | SALT LAKE COUNTY | 1011.01    | 3 - Middle         | 107.48                       | No                              | \$121,500                                              | \$97,121                        | 1973             | 426                 | 21.59            | 277                  | 594                   |
| UT         | SALT LAKE COUNTY | 1011.02    | 3 - Middle         | 110.23                       | No                              | \$121,500                                              | \$99,609                        | 3431             | 777                 | 22.65            | 493                  | 509                   |
| UT         | SALT LAKE COUNTY | 1012.00    | 4 - Upper          | 150.25                       | No                              | \$121,500                                              | \$135,766                       | 3972             | 784                 | 19.74            | 1165                 | 1466                  |
| UT         | SALT LAKE COUNTY | 1014.01    | 1 - Low            | 29.20                        | No                              | \$121,500                                              | \$26,389                        | 2171             | 960                 | 44.22            | 8                    | 24                    |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1014.02    | 0 - Unknown        | 0.00                         | No                              | \$121,500                                              | \$0                             | 4339             | 1760                | 40.56            | 6                    | 51                    |
| UT         | SALT LAKE COUNTY | 1015.00    | 4 - Upper          | 144.21                       | No                              | \$121,500                                              | \$130,313                       | 3288             | 786                 | 23.91            | 395                  | 872                   |
| UT         | SALT LAKE COUNTY | 1016.00    | 3 - Middle         | 93.27                        | No                              | \$121,500                                              | \$84,286                        | 3742             | 913                 | 24.40            | 494                  | 817                   |
| UT         | SALT LAKE COUNTY | 1017.00    | 2 - Moderate       | 74.18                        | No                              | \$121,500                                              | \$67,031                        | 3582             | 1059                | 29.56            | 326                  | 806                   |
| UT         | SALT LAKE COUNTY | 1018.00    | 2 - Moderate       | 72.62                        | No                              | \$121,500                                              | \$65,625                        | 3347             | 914                 | 27.31            | 373                  | 879                   |
| UT         | SALT LAKE COUNTY | 1019.00    | 2 - Moderate       | 57.92                        | No                              | \$121,500                                              | \$52,344                        | 3103             | 1028                | 33.13            | 144                  | 127                   |
| UT         | SALT LAKE COUNTY | 1020.00    | 2 - Moderate       | 77.29                        | No                              | \$121,500                                              | \$69,844                        | 2837             | 902                 | 31.79            | 360                  | 756                   |
| UT         | SALT LAKE COUNTY | 1021.00    | 2 - Moderate       | 54.54                        | No                              | \$121,500                                              | \$49,286                        | 2378             | 906                 | 38.10            | 219                  | 108                   |
| UT         | SALT LAKE COUNTY | 1023.00    | 3 - Middle         | 98.72                        | No                              | \$121,500                                              | \$89,205                        | 3153             | 1365                | 43.29            | 290                  | 494                   |
| UT         | SALT LAKE COUNTY | 1025.01    | 2 - Moderate       | 74.97                        | No                              | \$121,500                                              | \$67,743                        | 3134             | 1477                | 47.13            | 203                  | 162                   |
| UT         | SALT LAKE COUNTY | 1025.02    | 4 - Upper          | 124.68                       | No                              | \$121,500                                              | \$112,667                       | 2062             | 679                 | 32.93            | 221                  | 35                    |
| UT         | SALT LAKE COUNTY | 1026.00    | 2 - Moderate       | 71.47                        | No                              | \$121,500                                              | \$64,583                        | 4391             | 2678                | 60.99            | 843                  | 1542                  |
| UT         | SALT LAKE COUNTY | 1027.01    | 2 - Moderate       | 57.79                        | No                              | \$121,500                                              | \$52,226                        | 4752             | 3176                | 66.84            | 1049                 | 1659                  |
| UT         | SALT LAKE COUNTY | 1027.02    | 2 - Moderate       | 66.40                        | No                              | \$121,500                                              | \$60,000                        | 3704             | 2862                | 77.27            | 541                  | 784                   |
| UT         | SALT LAKE COUNTY | 1028.01    | 2 - Moderate       | 58.07                        | No                              | \$121,500                                              | \$52,477                        | 5919             | 4152                | 70.15            | 1388                 | 1888                  |
| UT         | SALT LAKE COUNTY | 1028.02    | 2 - Moderate       | 69.97                        | No                              | \$121,500                                              | \$63,233                        | 4888             | 3468                | 70.95            | 557                  | 959                   |
| UT         | SALT LAKE COUNTY | 1029.00    | 2 - Moderate       | 58.87                        | No                              | \$121,500                                              | \$53,203                        | 5768             | 2840                | 49.24            | 390                  | 841                   |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1030.00    | 3 - Middle         | 96.59                        | No                              | \$121,500                                              | \$87,281                        | 2756             | 873                 | 31.68            | 712                  | 1310                  |
| UT         | SALT LAKE COUNTY | 1031.00    | 3 - Middle         | 111.04                       | No                              | \$121,500                                              | \$100,337                       | 4144             | 1310                | 31.61            | 1046                 | 1625                  |
| UT         | SALT LAKE COUNTY | 1032.00    | 3 - Middle         | 108.17                       | No                              | \$121,500                                              | \$97,750                        | 4433             | 1107                | 24.97            | 996                  | 1636                  |
| UT         | SALT LAKE COUNTY | 1033.00    | 3 - Middle         | 108.50                       | No                              | \$121,500                                              | \$98,044                        | 4256             | 880                 | 20.68            | 665                  | 1411                  |
| UT         | SALT LAKE COUNTY | 1034.00    | 3 - Middle         | 103.61                       | No                              | \$121,500                                              | \$93,625                        | 4167             | 816                 | 19.58            | 1087                 | 1974                  |
| UT         | SALT LAKE COUNTY | 1035.00    | 4 - Upper          | 142.37                       | No                              | \$121,500                                              | \$128,646                       | 4031             | 625                 | 15.50            | 1097                 | 1748                  |
| UT         | SALT LAKE COUNTY | 1036.00    | 4 - Upper          | 166.39                       | No                              | \$121,500                                              | \$150,357                       | 2671             | 378                 | 14.15            | 844                  | 1131                  |
| UT         | SALT LAKE COUNTY | 1037.00    | 4 - Upper          | 123.67                       | No                              | \$121,500                                              | \$111,750                       | 2631             | 313                 | 11.90            | 843                  | 1095                  |
| UT         | SALT LAKE COUNTY | 1038.00    | 4 - Upper          | 169.32                       | No                              | \$121,500                                              | \$153,000                       | 2325             | 355                 | 15.27            | 697                  | 966                   |
| UT         | SALT LAKE COUNTY | 1039.00    | 3 - Middle         | 116.39                       | No                              | \$121,500                                              | \$105,174                       | 3605             | 640                 | 17.75            | 1187                 | 1478                  |
| UT         | SALT LAKE COUNTY | 1040.00    | 4 - Upper          | 175.83                       | No                              | \$121,500                                              | \$158,889                       | 3302             | 484                 | 14.66            | 952                  | 1177                  |
| UT         | SALT LAKE COUNTY | 1041.00    | 4 - Upper          | 201.96                       | No                              | \$121,500                                              | \$182,500                       | 2941             | 442                 | 15.03            | 969                  | 996                   |
| UT         | SALT LAKE COUNTY | 1042.00    | 4 - Upper          | 172.49                       | No                              | \$121,500                                              | \$155,867                       | 6895             | 1159                | 16.81            | 2275                 | 2298                  |
| UT         | SALT LAKE COUNTY | 1043.00    | 3 - Middle         | 111.17                       | No                              | \$121,500                                              | \$100,455                       | 2901             | 616                 | 21.23            | 459                  | 799                   |
| UT         | SALT LAKE COUNTY | 1044.00    | 4 - Upper          | 171.19                       | No                              | \$121,500                                              | \$154,688                       | 2067             | 174                 | 8.42             | 586                  | 768                   |
| UT         | SALT LAKE COUNTY | 1047.00    | 3 - Middle         | 111.58                       | No                              | \$121,500                                              | \$100,828                       | 4818             | 787                 | 16.33            | 1477                 | 1906                  |
| UT         | SALT LAKE COUNTY | 1048.00    | 3 - Middle         | 104.21                       | No                              | \$121,500                                              | \$94,167                        | 5263             | 854                 | 16.23            | 1343                 | 2043                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1049.00    | 3 - Middle         | 86.08                        | No                              | \$121,500                                              | \$77,782                        | 3135             | 913                 | 29.12            | 760                  | 1390                  |
| UT         | SALT LAKE COUNTY | 1101.03    | 4 - Upper          | 152.32                       | No                              | \$121,500                                              | \$137,639                       | 3562             | 452                 | 12.69            | 1261                 | 1648                  |
| UT         | SALT LAKE COUNTY | 1101.04    | 4 - Upper          | 224.10                       | No                              | \$121,500                                              | \$202,500                       | 5557             | 877                 | 15.78            | 1806                 | 2104                  |
| UT         | SALT LAKE COUNTY | 1101.05    | 4 - Upper          | 189.68                       | No                              | \$121,500                                              | \$171,397                       | 2011             | 271                 | 13.48            | 665                  | 814                   |
| UT         | SALT LAKE COUNTY | 1101.06    | 4 - Upper          | 140.28                       | No                              | \$121,500                                              | \$126,765                       | 2519             | 319                 | 12.66            | 639                  | 1394                  |
| UT         | SALT LAKE COUNTY | 1102.00    | 4 - Upper          | 122.72                       | No                              | \$121,500                                              | \$110,893                       | 5070             | 667                 | 13.16            | 1508                 | 1932                  |
| UT         | SALT LAKE COUNTY | 1103.00    | 3 - Middle         | 114.49                       | No                              | \$121,500                                              | \$103,457                       | 5802             | 983                 | 16.94            | 1597                 | 2144                  |
| UT         | SALT LAKE COUNTY | 1104.01    | 3 - Middle         | 119.06                       | No                              | \$121,500                                              | \$107,589                       | 3401             | 728                 | 21.41            | 777                  | 824                   |
| UT         | SALT LAKE COUNTY | 1104.02    | 4 - Upper          | 127.88                       | No                              | \$121,500                                              | \$115,556                       | 3873             | 582                 | 15.03            | 965                  | 1187                  |
| UT         | SALT LAKE COUNTY | 1105.00    | 4 - Upper          | 129.65                       | No                              | \$121,500                                              | \$117,155                       | 6425             | 814                 | 12.67            | 1803                 | 2094                  |
| UT         | SALT LAKE COUNTY | 1106.00    | 4 - Upper          | 121.51                       | No                              | \$121,500                                              | \$109,798                       | 5825             | 706                 | 12.12            | 1571                 | 1816                  |
| UT         | SALT LAKE COUNTY | 1107.01    | 3 - Middle         | 92.79                        | No                              | \$121,500                                              | \$83,846                        | 3798             | 932                 | 24.54            | 591                  | 910                   |
| UT         | SALT LAKE COUNTY | 1107.02    | 3 - Middle         | 105.07                       | No                              | \$121,500                                              | \$94,942                        | 5199             | 765                 | 14.71            | 1300                 | 1737                  |
| UT         | SALT LAKE COUNTY | 1108.00    | 3 - Middle         | 92.25                        | No                              | \$121,500                                              | \$83,364                        | 5813             | 945                 | 16.26            | 1715                 | 1699                  |
| UT         | SALT LAKE COUNTY | 1109.00    | 4 - Upper          | 153.15                       | No                              | \$121,500                                              | \$138,393                       | 4923             | 622                 | 12.63            | 1251                 | 1626                  |
| UT         | SALT LAKE COUNTY | 1110.01    | 4 - Upper          | 161.16                       | No                              | \$121,500                                              | \$145,625                       | 4594             | 475                 | 10.34            | 1237                 | 1549                  |
| UT         | SALT LAKE COUNTY | 1110.02    | 4 - Upper          | 140.68                       | No                              | \$121,500                                              | \$127,120                       | 5627             | 1071                | 19.03            | 1330                 | 1731                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1111.04    | 4 - Upper          | 120.52                       | No                              | \$121,500                                              | \$108,910                       | 2982             | 565                 | 18.95            | 844                  | 966                   |
| UT         | SALT LAKE COUNTY | 1111.05    | 2 - Moderate       | 59.51                        | No                              | \$121,500                                              | \$53,777                        | 3847             | 1024                | 26.62            | 1179                 | 1319                  |
| UT         | SALT LAKE COUNTY | 1111.06    | 3 - Middle         | 105.33                       | No                              | \$121,500                                              | \$95,179                        | 3118             | 604                 | 19.37            | 937                  | 1036                  |
| UT         | SALT LAKE COUNTY | 1111.07    | 3 - Middle         | 89.06                        | No                              | \$121,500                                              | \$80,481                        | 3090             | 696                 | 22.52            | 445                  | 832                   |
| UT         | SALT LAKE COUNTY | 1111.08    | 4 - Upper          | 134.62                       | No                              | \$121,500                                              | \$121,645                       | 3332             | 485                 | 14.56            | 1044                 | 1115                  |
| UT         | SALT LAKE COUNTY | 1111.09    | 4 - Upper          | 133.70                       | No                              | \$121,500                                              | \$120,820                       | 3233             | 509                 | 15.74            | 1217                 | 1169                  |
| UT         | SALT LAKE COUNTY | 1112.01    | 3 - Middle         | 98.95                        | No                              | \$121,500                                              | \$89,417                        | 2632             | 539                 | 20.48            | 681                  | 812                   |
| UT         | SALT LAKE COUNTY | 1112.02    | 3 - Middle         | 98.85                        | No                              | \$121,500                                              | \$89,323                        | 4664             | 1020                | 21.87            | 912                  | 1166                  |
| UT         | SALT LAKE COUNTY | 1113.02    | 4 - Upper          | 138.65                       | No                              | \$121,500                                              | \$125,286                       | 5878             | 758                 | 12.90            | 1919                 | 2169                  |
| UT         | SALT LAKE COUNTY | 1113.04    | 4 - Upper          | 124.21                       | No                              | \$121,500                                              | \$112,237                       | 3692             | 522                 | 14.14            | 940                  | 1343                  |
| UT         | SALT LAKE COUNTY | 1113.05    | 3 - Middle         | 115.82                       | No                              | \$121,500                                              | \$104,659                       | 3872             | 596                 | 15.39            | 1209                 | 1483                  |
| UT         | SALT LAKE COUNTY | 1113.06    | 3 - Middle         | 111.47                       | No                              | \$121,500                                              | \$100,729                       | 2454             | 433                 | 17.64            | 455                  | 510                   |
| UT         | SALT LAKE COUNTY | 1114.00    | 2 - Moderate       | 70.60                        | No                              | \$121,500                                              | \$63,801                        | 6976             | 2862                | 41.03            | 1118                 | 1989                  |
| UT         | SALT LAKE COUNTY | 1115.00    | 2 - Moderate       | 58.89                        | No                              | \$121,500                                              | \$53,214                        | 2529             | 1342                | 53.06            | 219                  | 400                   |
| UT         | SALT LAKE COUNTY | 1116.01    | 3 - Middle         | 86.80                        | No                              | \$121,500                                              | \$78,438                        | 4449             | 2429                | 54.60            | 407                  | 702                   |
| UT         | SALT LAKE COUNTY | 1116.02    | 1 - Low            | 43.40                        | No                              | \$121,500                                              | \$39,220                        | 6762             | 3508                | 51.88            | 458                  | 492                   |
| UT         | SALT LAKE COUNTY | 1117.01    | 1 - Low            | 45.76                        | No                              | \$121,500                                              | \$41,356                        | 5452             | 2981                | 54.68            | 677                  | 1328                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1117.02    | 2 - Moderate       | 71.87                        | No                              | \$121,500                                              | \$64,946                        | 4407             | 1856                | 42.11            | 864                  | 1514                  |
| UT         | SALT LAKE COUNTY | 1118.01    | 3 - Middle         | 96.07                        | No                              | \$121,500                                              | \$86,813                        | 5762             | 1811                | 31.43            | 1307                 | 1633                  |
| UT         | SALT LAKE COUNTY | 1118.02    | 3 - Middle         | 85.42                        | No                              | \$121,500                                              | \$77,188                        | 2777             | 719                 | 25.89            | 675                  | 1063                  |
| UT         | SALT LAKE COUNTY | 1119.03    | 3 - Middle         | 90.49                        | No                              | \$121,500                                              | \$81,767                        | 4113             | 1235                | 30.03            | 1187                 | 1521                  |
| UT         | SALT LAKE COUNTY | 1119.04    | 3 - Middle         | 89.44                        | No                              | \$121,500                                              | \$80,819                        | 3624             | 919                 | 25.36            | 888                  | 910                   |
| UT         | SALT LAKE COUNTY | 1119.05    | 2 - Moderate       | 51.58                        | No                              | \$121,500                                              | \$46,615                        | 3806             | 1141                | 29.98            | 621                  | 858                   |
| UT         | SALT LAKE COUNTY | 1119.06    | 2 - Moderate       | 70.95                        | No                              | \$121,500                                              | \$64,118                        | 4524             | 1903                | 42.06            | 473                  | 631                   |
| UT         | SALT LAKE COUNTY | 1120.01    | 2 - Moderate       | 69.98                        | No                              | \$121,500                                              | \$63,241                        | 3362             | 926                 | 27.54            | 746                  | 1028                  |
| UT         | SALT LAKE COUNTY | 1120.02    | 3 - Middle         | 91.85                        | No                              | \$121,500                                              | \$83,003                        | 4871             | 1111                | 22.81            | 1115                 | 1126                  |
| UT         | SALT LAKE COUNTY | 1121.01    | 1 - Low            | 43.69                        | No                              | \$121,500                                              | \$39,487                        | 5058             | 2784                | 55.04            | 272                  | 445                   |
| UT         | SALT LAKE COUNTY | 1121.02    | 3 - Middle         | 95.81                        | No                              | \$121,500                                              | \$86,582                        | 5041             | 1197                | 23.75            | 1025                 | 1174                  |
| UT         | SALT LAKE COUNTY | 1122.01    | 3 - Middle         | 100.14                       | No                              | \$121,500                                              | \$90,488                        | 5018             | 876                 | 17.46            | 1572                 | 1701                  |
| UT         | SALT LAKE COUNTY | 1122.02    | 3 - Middle         | 103.57                       | No                              | \$121,500                                              | \$93,589                        | 4005             | 862                 | 21.52            | 1114                 | 1498                  |
| UT         | SALT LAKE COUNTY | 1123.01    | 3 - Middle         | 86.51                        | No                              | \$121,500                                              | \$78,173                        | 3815             | 931                 | 24.40            | 938                  | 1091                  |
| UT         | SALT LAKE COUNTY | 1123.02    | 3 - Middle         | 99.83                        | No                              | \$121,500                                              | \$90,208                        | 3623             | 633                 | 17.47            | 1049                 | 1139                  |
| UT         | SALT LAKE COUNTY | 1124.02    | 3 - Middle         | 83.11                        | No                              | \$121,500                                              | \$75,100                        | 7498             | 3657                | 48.77            | 1018                 | 1874                  |
| UT         | SALT LAKE COUNTY | 1124.04    | 2 - Moderate       | 65.35                        | No                              | \$121,500                                              | \$59,053                        | 4578             | 1877                | 41.00            | 423                  | 635                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1124.05    | 2 - Moderate       | 71.69                        | No                              | \$121,500                                              | \$64,786                        | 6241             | 2726                | 43.68            | 388                  | 746                   |
| UT         | SALT LAKE COUNTY | 1124.06    | 2 - Moderate       | 67.73                        | No                              | \$121,500                                              | \$61,201                        | 3394             | 2018                | 59.46            | 366                  | 548                   |
| UT         | SALT LAKE COUNTY | 1125.01    | 3 - Middle         | 82.21                        | No                              | \$121,500                                              | \$74,292                        | 4027             | 1131                | 28.09            | 1104                 | 1407                  |
| UT         | SALT LAKE COUNTY | 1125.03    | 2 - Moderate       | 76.13                        | No                              | \$121,500                                              | \$68,795                        | 4832             | 1508                | 31.21            | 1465                 | 1860                  |
| UT         | SALT LAKE COUNTY | 1125.04    | 3 - Middle         | 93.25                        | No                              | \$121,500                                              | \$84,263                        | 2995             | 808                 | 26.98            | 470                  | 677                   |
| UT         | SALT LAKE COUNTY | 1125.05    | 2 - Moderate       | 79.30                        | No                              | \$121,500                                              | \$71,660                        | 3972             | 1153                | 29.03            | 826                  | 1112                  |
| UT         | SALT LAKE COUNTY | 1126.04    | 3 - Middle         | 89.95                        | No                              | \$121,500                                              | \$81,286                        | 4767             | 975                 | 20.45            | 1384                 | 1491                  |
| UT         | SALT LAKE COUNTY | 1126.08    | 4 - Upper          | 128.54                       | No                              | \$121,500                                              | \$116,154                       | 5165             | 803                 | 15.55            | 1474                 | 1723                  |
| UT         | SALT LAKE COUNTY | 1126.09    | 4 - Upper          | 128.44                       | No                              | \$121,500                                              | \$116,061                       | 5402             | 788                 | 14.59            | 1487                 | 1760                  |
| UT         | SALT LAKE COUNTY | 1126.10    | 3 - Middle         | 84.90                        | No                              | \$121,500                                              | \$76,724                        | 6292             | 2009                | 31.93            | 1392                 | 1685                  |
| UT         | SALT LAKE COUNTY | 1126.11    | 3 - Middle         | 115.00                       | No                              | \$121,500                                              | \$103,922                       | 6681             | 1366                | 20.45            | 1711                 | 2089                  |
| UT         | SALT LAKE COUNTY | 1126.12    | 3 - Middle         | 96.69                        | No                              | \$121,500                                              | \$87,372                        | 5440             | 1432                | 26.32            | 1021                 | 1198                  |
| UT         | SALT LAKE COUNTY | 1126.13    | 3 - Middle         | 112.84                       | No                              | \$121,500                                              | \$101,968                       | 5264             | 977                 | 18.56            | 1346                 | 1446                  |
| UT         | SALT LAKE COUNTY | 1126.14    | 4 - Upper          | 145.86                       | No                              | \$121,500                                              | \$131,806                       | 3575             | 465                 | 13.01            | 1223                 | 1304                  |
| UT         | SALT LAKE COUNTY | 1126.15    | 4 - Upper          | 145.25                       | No                              | \$121,500                                              | \$131,250                       | 2340             | 298                 | 12.74            | 725                  | 782                   |
| UT         | SALT LAKE COUNTY | 1126.16    | 4 - Upper          | 133.94                       | No                              | \$121,500                                              | \$121,033                       | 4239             | 634                 | 14.96            | 1215                 | 1280                  |
| UT         | SALT LAKE COUNTY | 1126.17    | 4 - Upper          | 166.84                       | No                              | \$121,500                                              | \$150,757                       | 3354             | 428                 | 12.76            | 966                  | 991                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1126.18    | 3 - Middle         | 119.53                       | No                              | \$121,500                                              | \$108,015                       | 3911             | 711                 | 18.18            | 939                  | 1078                  |
| UT         | SALT LAKE COUNTY | 1126.19    | 4 - Upper          | 146.85                       | No                              | \$121,500                                              | \$132,699                       | 3111             | 492                 | 15.81            | 960                  | 1027                  |
| UT         | SALT LAKE COUNTY | 1126.20    | 2 - Moderate       | 65.25                        | No                              | \$121,500                                              | \$58,966                        | 3206             | 614                 | 19.15            | 978                  | 1052                  |
| UT         | SALT LAKE COUNTY | 1126.21    | 3 - Middle         | 93.21                        | No                              | \$121,500                                              | \$84,226                        | 5540             | 1913                | 34.53            | 1037                 | 1274                  |
| UT         | SALT LAKE COUNTY | 1127.00    | 2 - Moderate       | 79.34                        | No                              | \$121,500                                              | \$71,696                        | 5671             | 1477                | 26.04            | 1141                 | 1514                  |
| UT         | SALT LAKE COUNTY | 1128.04    | 4 - Upper          | 124.28                       | No                              | \$121,500                                              | \$112,304                       | 5429             | 943                 | 17.37            | 1400                 | 1605                  |
| UT         | SALT LAKE COUNTY | 1128.05    | 4 - Upper          | 125.59                       | No                              | \$121,500                                              | \$113,484                       | 5319             | 1063                | 19.98            | 1347                 | 1530                  |
| UT         | SALT LAKE COUNTY | 1128.12    | 3 - Middle         | 95.77                        | No                              | \$121,500                                              | \$86,544                        | 5774             | 1221                | 21.15            | 1590                 | 1821                  |
| UT         | SALT LAKE COUNTY | 1128.13    | 4 - Upper          | 152.20                       | No                              | \$121,500                                              | \$137,532                       | 5410             | 704                 | 13.01            | 1516                 | 1603                  |
| UT         | SALT LAKE COUNTY | 1128.14    | 4 - Upper          | 204.56                       | No                              | \$121,500                                              | \$184,844                       | 4960             | 611                 | 12.32            | 1519                 | 1719                  |
| UT         | SALT LAKE COUNTY | 1128.15    | 4 - Upper          | 178.45                       | No                              | \$121,500                                              | \$161,250                       | 5126             | 757                 | 14.77            | 1495                 | 1561                  |
| UT         | SALT LAKE COUNTY | 1128.16    | 4 - Upper          | 159.46                       | No                              | \$121,500                                              | \$144,097                       | 5906             | 674                 | 11.41            | 1418                 | 1576                  |
| UT         | SALT LAKE COUNTY | 1128.18    | 0 - Unknown        | 0.00                         | No                              | \$121,500                                              | \$0                             | 3159             | 1149                | 36.37            | 0                    | 0                     |
| UT         | SALT LAKE COUNTY | 1128.21    | 4 - Upper          | 150.06                       | No                              | \$121,500                                              | \$135,598                       | 7038             | 1140                | 16.20            | 1761                 | 2067                  |
| UT         | SALT LAKE COUNTY | 1128.22    | 3 - Middle         | 112.96                       | No                              | \$121,500                                              | \$102,071                       | 5269             | 1579                | 29.97            | 1088                 | 1223                  |
| UT         | SALT LAKE COUNTY | 1128.23    | 3 - Middle         | 107.28                       | No                              | \$121,500                                              | \$96,944                        | 6165             | 1448                | 23.49            | 1319                 | 1571                  |
| UT         | SALT LAKE COUNTY | 1128.24    | 4 - Upper          | 121.15                       | No                              | \$121,500                                              | \$109,477                       | 5722             | 1717                | 30.01            | 645                  | 807                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1128.25    | 3 - Middle         | 97.55                        | No                              | \$121,500                                              | \$88,152                        | 4874             | 1487                | 30.51            | 838                  | 1108                  |
| UT         | SALT LAKE COUNTY | 1128.26    | 4 - Upper          | 163.07                       | No                              | \$121,500                                              | \$147,351                       | 5253             | 487                 | 9.27             | 1222                 | 1455                  |
| UT         | SALT LAKE COUNTY | 1128.27    | 4 - Upper          | 126.18                       | No                              | \$121,500                                              | \$114,023                       | 10862            | 2293                | 21.11            | 1699                 | 1832                  |
| UT         | SALT LAKE COUNTY | 1128.28    | 4 - Upper          | 183.59                       | No                              | \$121,500                                              | \$165,900                       | 5063             | 676                 | 13.35            | 1278                 | 1294                  |
| UT         | SALT LAKE COUNTY | 1128.29    | 3 - Middle         | 80.26                        | No                              | \$121,500                                              | \$72,528                        | 3181             | 875                 | 27.51            | 645                  | 795                   |
| UT         | SALT LAKE COUNTY | 1128.30    | 4 - Upper          | 120.46                       | No                              | \$121,500                                              | \$108,849                       | 5027             | 1037                | 20.63            | 1493                 | 1689                  |
| UT         | SALT LAKE COUNTY | 1128.31    | 4 - Upper          | 175.15                       | No                              | \$121,500                                              | \$158,269                       | 3398             | 834                 | 24.54            | 851                  | 1279                  |
| UT         | SALT LAKE COUNTY | 1129.04    | 3 - Middle         | 91.60                        | No                              | \$121,500                                              | \$82,771                        | 6352             | 2669                | 42.02            | 1540                 | 1884                  |
| UT         | SALT LAKE COUNTY | 1129.05    | 4 - Upper          | 124.74                       | No                              | \$121,500                                              | \$112,722                       | 5295             | 1336                | 25.23            | 1583                 | 1715                  |
| UT         | SALT LAKE COUNTY | 1129.07    | 3 - Middle         | 97.35                        | No                              | \$121,500                                              | \$87,974                        | 4705             | 1564                | 33.24            | 1022                 | 1121                  |
| UT         | SALT LAKE COUNTY | 1129.12    | 3 - Middle         | 116.72                       | No                              | \$121,500                                              | \$105,476                       | 2648             | 747                 | 28.21            | 737                  | 811                   |
| UT         | SALT LAKE COUNTY | 1129.13    | 3 - Middle         | 104.80                       | No                              | \$121,500                                              | \$94,700                        | 5158             | 1230                | 23.85            | 1356                 | 1486                  |
| UT         | SALT LAKE COUNTY | 1129.14    | 3 - Middle         | 97.62                        | No                              | \$121,500                                              | \$88,214                        | 6548             | 2010                | 30.70            | 1681                 | 2011                  |
| UT         | SALT LAKE COUNTY | 1129.16    | 3 - Middle         | 85.15                        | No                              | \$121,500                                              | \$76,947                        | 4736             | 2005                | 42.34            | 741                  | 1095                  |
| UT         | SALT LAKE COUNTY | 1129.17    | 3 - Middle         | 97.87                        | No                              | \$121,500                                              | \$88,444                        | 4168             | 1359                | 32.61            | 1037                 | 1333                  |
| UT         | SALT LAKE COUNTY | 1129.18    | 3 - Middle         | 80.54                        | No                              | \$121,500                                              | \$72,783                        | 5362             | 2072                | 38.64            | 1068                 | 1370                  |
| UT         | SALT LAKE COUNTY | 1129.20    | 3 - Middle         | 92.49                        | No                              | \$121,500                                              | \$83,575                        | 5155             | 1495                | 29.00            | 1197                 | 1405                  |



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1129.21    | 3 - Middle         | 92.40                        | No                              | \$121,500                                              | \$83,500                        | 4280             | 1215                | 28.39            | 968                  | 1107                  |
| UT         | SALT LAKE COUNTY | 1130.07    | 3 - Middle         | 118.41                       | No                              | \$121,500                                              | \$107,000                       | 4947             | 870                 | 17.59            | 1336                 | 1361                  |
| UT         | SALT LAKE COUNTY | 1130.08    | 4 - Upper          | 145.00                       | No                              | \$121,500                                              | \$131,028                       | 6285             | 1005                | 15.99            | 1820                 | 1868                  |
| UT         | SALT LAKE COUNTY | 1130.10    | 4 - Upper          | 141.50                       | No                              | \$121,500                                              | \$127,860                       | 7371             | 997                 | 13.53            | 1998                 | 2063                  |
| UT         | SALT LAKE COUNTY | 1130.11    | 4 - Upper          | 137.83                       | No                              | \$121,500                                              | \$124,549                       | 6567             | 1158                | 17.63            | 1634                 | 1789                  |
| UT         | SALT LAKE COUNTY | 1130.12    | 4 - Upper          | 141.84                       | No                              | \$121,500                                              | \$128,173                       | 5837             | 964                 | 16.52            | 1860                 | 1967                  |
| UT         | SALT LAKE COUNTY | 1130.13    | 4 - Upper          | 134.05                       | No                              | \$121,500                                              | \$121,133                       | 6130             | 868                 | 14.16            | 1364                 | 1428                  |
| UT         | SALT LAKE COUNTY | 1130.14    | 3 - Middle         | 105.13                       | No                              | \$121,500                                              | \$95,000                        | 5273             | 808                 | 15.32            | 1619                 | 1690                  |
| UT         | SALT LAKE COUNTY | 1130.16    | 4 - Upper          | 159.54                       | No                              | \$121,500                                              | \$144,167                       | 7420             | 1062                | 14.31            | 1658                 | 1754                  |
| UT         | SALT LAKE COUNTY | 1130.17    | 3 - Middle         | 104.33                       | No                              | \$121,500                                              | \$94,280                        | 7279             | 996                 | 13.68            | 1686                 | 2203                  |
| UT         | SALT LAKE COUNTY | 1130.21    | 3 - Middle         | 108.26                       | No                              | \$121,500                                              | \$97,829                        | 5887             | 1810                | 30.75            | 1632                 | 1699                  |
| UT         | SALT LAKE COUNTY | 1130.22    | 4 - Upper          | 149.30                       | No                              | \$121,500                                              | \$134,911                       | 7589             | 1552                | 20.45            | 1779                 | 2096                  |
| UT         | SALT LAKE COUNTY | 1130.23    | 3 - Middle         | 114.97                       | No                              | \$121,500                                              | \$103,890                       | 6756             | 1546                | 22.88            | 1674                 | 1762                  |
| UT         | SALT LAKE COUNTY | 1130.24    | 4 - Upper          | 142.68                       | No                              | \$121,500                                              | \$128,929                       | 5388             | 928                 | 17.22            | 1156                 | 1156                  |
| UT         | SALT LAKE COUNTY | 1130.25    | 3 - Middle         | 116.87                       | No                              | \$121,500                                              | \$105,605                       | 5320             | 1424                | 26.77            | 1057                 | 1198                  |
| UT         | SALT LAKE COUNTY | 1131.01    | 3 - Middle         | 99.14                        | No                              | \$121,500                                              | \$89,583                        | 7013             | 2327                | 33.18            | 1846                 | 2167                  |
| UT         | SALT LAKE COUNTY | 1131.02    | 3 - Middle         | 118.11                       | No                              | \$121,500                                              | \$106,728                       | 3766             | 779                 | 20.69            | 1105                 | 1143                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1131.05    | 4 - Upper          | 123.58                       | No                              | \$121,500                                              | \$111,667                       | 7886             | 1150                | 14.58            | 1590                 | 1834                  |
| UT         | SALT LAKE COUNTY | 1131.08    | 4 - Upper          | 120.19                       | No                              | \$121,500                                              | \$108,611                       | 4035             | 1059                | 26.25            | 986                  | 1174                  |
| UT         | SALT LAKE COUNTY | 1131.09    | 4 - Upper          | 144.18                       | No                              | \$121,500                                              | \$130,283                       | 4823             | 810                 | 16.79            | 1183                 | 1387                  |
| UT         | SALT LAKE COUNTY | 1131.10    | 3 - Middle         | 107.00                       | No                              | \$121,500                                              | \$96,686                        | 4399             | 654                 | 14.87            | 1142                 | 1231                  |
| UT         | SALT LAKE COUNTY | 1131.11    | 4 - Upper          | 144.03                       | No                              | \$121,500                                              | \$130,153                       | 5210             | 907                 | 17.41            | 1025                 | 1106                  |
| UT         | SALT LAKE COUNTY | 1131.12    | 4 - Upper          | 121.65                       | No                              | \$121,500                                              | \$109,930                       | 3726             | 560                 | 15.03            | 1000                 | 1000                  |
| UT         | SALT LAKE COUNTY | 1131.13    | 3 - Middle         | 97.56                        | No                              | \$121,500                                              | \$88,162                        | 11122            | 3194                | 28.72            | 1836                 | 2014                  |
| UT         | SALT LAKE COUNTY | 1131.14    | 3 - Middle         | 83.70                        | No                              | \$121,500                                              | \$75,637                        | 9861             | 2790                | 28.29            | 1286                 | 1509                  |
| UT         | SALT LAKE COUNTY | 1133.07    | 2 - Moderate       | 68.73                        | No                              | \$121,500                                              | \$62,109                        | 7413             | 5411                | 72.99            | 1314                 | 1802                  |
| UT         | SALT LAKE COUNTY | 1133.08    | 2 - Moderate       | 63.33                        | No                              | \$121,500                                              | \$57,226                        | 5196             | 3447                | 66.34            | 702                  | 1340                  |
| UT         | SALT LAKE COUNTY | 1133.09    | 2 - Moderate       | 77.19                        | No                              | \$121,500                                              | \$69,754                        | 5111             | 2814                | 55.06            | 983                  | 1265                  |
| UT         | SALT LAKE COUNTY | 1133.10    | 2 - Moderate       | 62.65                        | No                              | \$121,500                                              | \$56,613                        | 3143             | 1570                | 49.95            | 517                  | 780                   |
| UT         | SALT LAKE COUNTY | 1133.11    | 2 - Moderate       | 50.76                        | No                              | \$121,500                                              | \$45,871                        | 4900             | 2963                | 60.47            | 739                  | 1336                  |
| UT         | SALT LAKE COUNTY | 1133.12    | 1 - Low            | 38.73                        | No                              | \$121,500                                              | \$35,000                        | 3859             | 2693                | 69.78            | 339                  | 682                   |
| UT         | SALT LAKE COUNTY | 1133.13    | 2 - Moderate       | 60.26                        | No                              | \$121,500                                              | \$54,453                        | 3993             | 2323                | 58.18            | 326                  | 477                   |
| UT         | SALT LAKE COUNTY | 1133.14    | 2 - Moderate       | 59.45                        | No                              | \$121,500                                              | \$53,726                        | 2821             | 1882                | 66.71            | 360                  | 453                   |
| UT         | SALT LAKE COUNTY | 1134.06    | 2 - Moderate       | 57.23                        | No                              | \$121,500                                              | \$51,719                        | 6787             | 4648                | 68.48            | 936                  | 1448                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1134.08    | 3 - Middle         | 81.05                        | No                              | \$121,500                                              | \$73,241                        | 7119             | 3386                | 47.56            | 1328                 | 1632                  |
| UT         | SALT LAKE COUNTY | 1134.09    | 3 - Middle         | 93.20                        | No                              | \$121,500                                              | \$84,219                        | 5049             | 2274                | 45.04            | 1315                 | 1479                  |
| UT         | SALT LAKE COUNTY | 1134.10    | 3 - Middle         | 80.73                        | No                              | \$121,500                                              | \$72,955                        | 6805             | 3470                | 50.99            | 1264                 | 1646                  |
| UT         | SALT LAKE COUNTY | 1134.11    | 3 - Middle         | 86.59                        | No                              | \$121,500                                              | \$78,250                        | 2808             | 1458                | 51.92            | 686                  | 726                   |
| UT         | SALT LAKE COUNTY | 1134.12    | 3 - Middle         | 99.52                        | No                              | \$121,500                                              | \$89,934                        | 3018             | 1792                | 59.38            | 600                  | 705                   |
| UT         | SALT LAKE COUNTY | 1134.13    | 3 - Middle         | 86.59                        | No                              | \$121,500                                              | \$78,250                        | 5980             | 2434                | 40.70            | 1252                 | 1539                  |
| UT         | SALT LAKE COUNTY | 1134.14    | 3 - Middle         | 107.44                       | No                              | \$121,500                                              | \$97,083                        | 6530             | 3221                | 49.33            | 1407                 | 1610                  |
| UT         | SALT LAKE COUNTY | 1134.15    | 3 - Middle         | 93.15                        | No                              | \$121,500                                              | \$84,175                        | 5951             | 3441                | 57.82            | 1372                 | 1400                  |
| UT         | SALT LAKE COUNTY | 1135.05    | 2 - Moderate       | 76.74                        | No                              | \$121,500                                              | \$69,350                        | 6558             | 3072                | 46.84            | 1396                 | 1871                  |
| UT         | SALT LAKE COUNTY | 1135.09    | 2 - Moderate       | 70.51                        | No                              | \$121,500                                              | \$63,720                        | 7826             | 5552                | 70.94            | 1232                 | 1769                  |
| UT         | SALT LAKE COUNTY | 1135.10    | 3 - Middle         | 96.17                        | No                              | \$121,500                                              | \$86,902                        | 3357             | 1384                | 41.23            | 1010                 | 1049                  |
| UT         | SALT LAKE COUNTY | 1135.11    | 2 - Moderate       | 71.93                        | No                              | \$121,500                                              | \$65,000                        | 3900             | 1556                | 39.90            | 901                  | 1028                  |
| UT         | SALT LAKE COUNTY | 1135.12    | 2 - Moderate       | 70.08                        | No                              | \$121,500                                              | \$63,333                        | 3417             | 1439                | 42.11            | 403                  | 600                   |
| UT         | SALT LAKE COUNTY | 1135.13    | 3 - Middle         | 80.08                        | No                              | \$121,500                                              | \$72,364                        | 6186             | 2650                | 42.84            | 1078                 | 1298                  |
| UT         | SALT LAKE COUNTY | 1135.14    | 2 - Moderate       | 61.55                        | No                              | \$121,500                                              | \$55,625                        | 6757             | 3814                | 56.45            | 821                  | 1561                  |
| UT         | SALT LAKE COUNTY | 1135.15    | 3 - Middle         | 82.92                        | No                              | \$121,500                                              | \$74,933                        | 6168             | 1746                | 28.31            | 1660                 | 1968                  |
| UT         | SALT LAKE COUNTY | 1135.20    | 3 - Middle         | 81.49                        | No                              | \$121,500                                              | \$73,641                        | 4101             | 1835                | 44.75            | 920                  | 1180                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1135.21    | 2 - Moderate       | 77.32                        | No                              | \$121,500                                              | \$69,868                        | 6493             | 2730                | 42.05            | 1580                 | 1891                  |
| UT         | SALT LAKE COUNTY | 1135.22    | 3 - Middle         | 104.32                       | No                              | \$121,500                                              | \$94,271                        | 3281             | 1013                | 30.87            | 1003                 | 1039                  |
| UT         | SALT LAKE COUNTY | 1135.23    | 2 - Moderate       | 72.14                        | No                              | \$121,500                                              | \$65,188                        | 6102             | 2565                | 42.04            | 1498                 | 1865                  |
| UT         | SALT LAKE COUNTY | 1135.26    | 3 - Middle         | 84.29                        | No                              | \$121,500                                              | \$76,167                        | 5793             | 2758                | 47.61            | 1267                 | 1416                  |
| UT         | SALT LAKE COUNTY | 1135.27    | 3 - Middle         | 84.38                        | No                              | \$121,500                                              | \$76,250                        | 4241             | 1833                | 43.22            | 1152                 | 1241                  |
| UT         | SALT LAKE COUNTY | 1135.28    | 3 - Middle         | 95.67                        | No                              | \$121,500                                              | \$86,454                        | 4976             | 1928                | 38.75            | 1498                 | 1578                  |
| UT         | SALT LAKE COUNTY | 1135.32    | 3 - Middle         | 105.36                       | No                              | \$121,500                                              | \$95,208                        | 3259             | 917                 | 28.14            | 859                  | 968                   |
| UT         | SALT LAKE COUNTY | 1135.33    | 3 - Middle         | 104.81                       | No                              | \$121,500                                              | \$94,712                        | 4918             | 1163                | 23.65            | 1257                 | 1428                  |
| UT         | SALT LAKE COUNTY | 1135.36    | 2 - Moderate       | 69.61                        | No                              | \$121,500                                              | \$62,900                        | 4201             | 2608                | 62.08            | 516                  | 1133                  |
| UT         | SALT LAKE COUNTY | 1135.37    | 3 - Middle         | 103.19                       | No                              | \$121,500                                              | \$93,250                        | 3699             | 1618                | 43.74            | 829                  | 1030                  |
| UT         | SALT LAKE COUNTY | 1135.38    | 3 - Middle         | 85.53                        | No                              | \$121,500                                              | \$77,292                        | 3105             | 1667                | 53.69            | 680                  | 746                   |
| UT         | SALT LAKE COUNTY | 1135.39    | 3 - Middle         | 94.24                        | No                              | \$121,500                                              | \$85,156                        | 4883             | 2671                | 54.70            | 965                  | 1087                  |
| UT         | SALT LAKE COUNTY | 1135.40    | 3 - Middle         | 102.06                       | No                              | \$121,500                                              | \$92,222                        | 5367             | 2123                | 39.56            | 1462                 | 1532                  |
| UT         | SALT LAKE COUNTY | 1135.41    | 3 - Middle         | 111.65                       | No                              | \$121,500                                              | \$100,893                       | 2545             | 1103                | 43.34            | 521                  | 569                   |
| UT         | SALT LAKE COUNTY | 1135.42    | 3 - Middle         | 105.23                       | No                              | \$121,500                                              | \$95,093                        | 4018             | 1582                | 39.37            | 906                  | 980                   |
| UT         | SALT LAKE COUNTY | 1135.43    | 3 - Middle         | 119.33                       | No                              | \$121,500                                              | \$107,832                       | 4478             | 1032                | 23.05            | 1154                 | 1202                  |
| UT         | SALT LAKE COUNTY | 1135.44    | 3 - Middle         | 108.57                       | No                              | \$121,500                                              | \$98,107                        | 4050             | 2186                | 53.98            | 959                  | 1035                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1135.45    | 3 - Middle         | 118.46                       | No                              | \$121,500                                              | \$107,045                       | 3791             | 2477                | 65.34            | 739                  | 816                   |
| UT         | SALT LAKE COUNTY | 1136.00    | 2 - Moderate       | 65.21                        | No                              | \$121,500                                              | \$58,924                        | 5498             | 2941                | 53.49            | 1382                 | 1652                  |
| UT         | SALT LAKE COUNTY | 1137.01    | 3 - Middle         | 86.55                        | No                              | \$121,500                                              | \$78,207                        | 4160             | 1977                | 47.52            | 1008                 | 1143                  |
| UT         | SALT LAKE COUNTY | 1137.02    | 2 - Moderate       | 67.82                        | No                              | \$121,500                                              | \$61,288                        | 2619             | 1214                | 46.35            | 625                  | 830                   |
| UT         | SALT LAKE COUNTY | 1138.01    | 2 - Moderate       | 75.43                        | No                              | \$121,500                                              | \$68,167                        | 5939             | 3269                | 55.04            | 1235                 | 1563                  |
| UT         | SALT LAKE COUNTY | 1138.02    | 2 - Moderate       | 62.77                        | No                              | \$121,500                                              | \$56,719                        | 4371             | 2642                | 60.44            | 968                  | 1177                  |
| UT         | SALT LAKE COUNTY | 1138.04    | 3 - Middle         | 102.58                       | No                              | \$121,500                                              | \$92,694                        | 4809             | 2643                | 54.96            | 1299                 | 1404                  |
| UT         | SALT LAKE COUNTY | 1138.05    | 3 - Middle         | 108.54                       | No                              | \$121,500                                              | \$98,083                        | 4178             | 2173                | 52.01            | 663                  | 926                   |
| UT         | SALT LAKE COUNTY | 1139.03    | 3 - Middle         | 100.13                       | No                              | \$121,500                                              | \$90,478                        | 5403             | 2342                | 43.35            | 1311                 | 1610                  |
| UT         | SALT LAKE COUNTY | 1139.04    | 3 - Middle         | 86.75                        | No                              | \$121,500                                              | \$78,395                        | 6039             | 2590                | 42.89            | 1594                 | 1720                  |
| UT         | SALT LAKE COUNTY | 1139.05    | 2 - Moderate       | 78.27                        | No                              | \$121,500                                              | \$70,725                        | 7667             | 3700                | 48.26            | 1615                 | 1819                  |
| UT         | SALT LAKE COUNTY | 1139.06    | 2 - Moderate       | 63.30                        | No                              | \$121,500                                              | \$57,200                        | 4888             | 1814                | 37.11            | 716                  | 1200                  |
| UT         | SALT LAKE COUNTY | 1139.08    | 2 - Moderate       | 75.70                        | No                              | \$121,500                                              | \$68,409                        | 5272             | 2382                | 45.18            | 1213                 | 1422                  |
| UT         | SALT LAKE COUNTY | 1139.09    | 4 - Upper          | 127.26                       | No                              | \$121,500                                              | \$115,000                       | 4119             | 1231                | 29.89            | 938                  | 1002                  |
| UT         | SALT LAKE COUNTY | 1140.00    | 3 - Middle         | 104.44                       | No                              | \$121,500                                              | \$94,375                        | 4344             | 1393                | 32.07            | 628                  | 186                   |
| UT         | SALT LAKE COUNTY | 1141.00    | 4 - Upper          | 130.17                       | No                              | \$121,500                                              | \$117,625                       | 3582             | 633                 | 17.67            | 649                  | 959                   |
| UT         | SALT LAKE COUNTY | 1142.00    | 3 - Middle         | 114.81                       | No                              | \$121,500                                              | \$103,750                       | 5161             | 1442                | 27.94            | 1392                 | 1567                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | SALT LAKE COUNTY | 1143.01    | 2 - Moderate       | 56.82                        | No                              | \$121,500                                              | \$51,343                        | 5511             | 2708                | 49.14            | 849                  | 925                   |
| UT         | SALT LAKE COUNTY | 1143.02    | 3 - Middle         | 105.17                       | No                              | \$121,500                                              | \$95,040                        | 2833             | 851                 | 30.04            | 657                  | 816                   |
| UT         | SALT LAKE COUNTY | 1143.03    | 4 - Upper          | 137.50                       | No                              | \$121,500                                              | \$124,250                       | 10724            | 3394                | 31.65            | 1970                 | 2070                  |
| UT         | SALT LAKE COUNTY | 1143.04    | 3 - Middle         | 99.78                        | No                              | \$121,500                                              | \$90,168                        | 5801             | 1965                | 33.87            | 1068                 | 1180                  |
| UT         | SALT LAKE COUNTY | 1145.00    | 3 - Middle         | 85.32                        | No                              | \$121,500                                              | \$77,100                        | 7487             | 4641                | 61.99            | 1245                 | 1732                  |
| UT         | SALT LAKE COUNTY | 1146.01    | 4 - Upper          | 134.00                       | No                              | \$121,500                                              | \$121,083                       | 5315             | 766                 | 14.41            | 1469                 | 1585                  |
| UT         | SALT LAKE COUNTY | 1146.02    | 4 - Upper          | 152.69                       | No                              | \$121,500                                              | \$137,979                       | 2083             | 200                 | 9.60             | 658                  | 705                   |
| UT         | SALT LAKE COUNTY | 1147.00    | 2 - Moderate       | 74.26                        | No                              | \$121,500                                              | \$67,107                        | 4620             | 2459                | 53.23            | 1373                 | 1597                  |
| UT         | SALT LAKE COUNTY | 1148.00    | 4 - Upper          | 276.67                       | No                              | \$121,500                                              | \$250,001                       | 3654             | 566                 | 15.49            | 1294                 | 1318                  |
| UT         | SALT LAKE COUNTY | 1151.07    | 4 - Upper          | 150.74                       | No                              | \$121,500                                              | \$136,211                       | 6431             | 899                 | 13.98            | 1350                 | 1470                  |
| UT         | SALT LAKE COUNTY | 1151.08    | 3 - Middle         | 110.79                       | No                              | \$121,500                                              | \$100,110                       | 8083             | 1664                | 20.59            | 2043                 | 2258                  |
| UT         | SALT LAKE COUNTY | 1151.09    | 3 - Middle         | 83.26                        | No                              | \$121,500                                              | \$75,234                        | 7272             | 2145                | 29.50            | 904                  | 938                   |
| UT         | SALT LAKE COUNTY | 1152.10    | 4 - Upper          | 149.42                       | No                              | \$121,500                                              | \$135,024                       | 8274             | 1681                | 20.32            | 1756                 | 1929                  |
| UT         | SALT LAKE COUNTY | 1152.11    | 3 - Middle         | 107.82                       | No                              | \$121,500                                              | \$97,432                        | 7033             | 2090                | 29.72            | 913                  | 1003                  |
| UT         | SALT LAKE COUNTY | 9800.00    | 0 - Unknown        | 0.00                         | No                              | \$121,500                                              | \$0                             | 16               | 5                   | 31.25            | 0                    | 0                     |
| UT         | SALT LAKE COUNTY | 9801.00    | 0 - Unknown        | 0.00                         | No                              | \$121,500                                              | \$0                             | 10               | 3                   | 30.00            | 0                    | 0                     |
| UT         | TOOELE COUNTY    | 1306.00    | 2 - Moderate       | 65.55                        | No                              | \$121,500                                              | \$59,231                        | 1717             | 1056                | 61.50            | 168                  | 855                   |

| State Abbr | County Name   | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|---------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| UT         | TOOELE COUNTY | 1307.01    | 3 - Middle         | 114.05                       | No                              | \$121,500                                              | \$103,058                       | 5109             | 898                 | 17.58            | 939                  | 971                   |
| UT         | TOOELE COUNTY | 1307.04    | 4 - Upper          | 135.44                       | No                              | \$121,500                                              | \$122,391                       | 6070             | 1041                | 17.15            | 1587                 | 1631                  |
| UT         | TOOELE COUNTY | 1307.05    | 3 - Middle         | 115.74                       | No                              | \$121,500                                              | \$104,588                       | 5812             | 933                 | 16.05            | 1371                 | 1684                  |
| UT         | TOOELE COUNTY | 1307.06    | 3 - Middle         | 112.94                       | No                              | \$121,500                                              | \$102,054                       | 6774             | 1373                | 20.27            | 1338                 | 1522                  |
| UT         | TOOELE COUNTY | 1307.07    | 3 - Middle         | 116.15                       | No                              | \$121,500                                              | \$104,957                       | 3909             | 538                 | 13.76            | 1071                 | 1246                  |
| UT         | TOOELE COUNTY | 1307.08    | 3 - Middle         | 95.50                        | No                              | \$121,500                                              | \$86,300                        | 7224             | 1194                | 16.53            | 1493                 | 1891                  |
| UT         | TOOELE COUNTY | 1308.00    | 3 - Middle         | 83.27                        | No                              | \$121,500                                              | \$75,250                        | 6988             | 752                 | 10.76            | 1411                 | 1806                  |
| UT         | TOOELE COUNTY | 1309.00    | 2 - Moderate       | 71.84                        | No                              | \$121,500                                              | \$64,922                        | 5579             | 1541                | 27.62            | 1353                 | 1896                  |
| UT         | TOOELE COUNTY | 1310.01    | 3 - Middle         | 100.24                       | No                              | \$121,500                                              | \$90,577                        | 2898             | 645                 | 22.26            | 718                  | 848                   |
| UT         | TOOELE COUNTY | 1310.03    | 2 - Moderate       | 58.10                        | No                              | \$121,500                                              | \$52,500                        | 3800             | 911                 | 23.97            | 1029                 | 1433                  |
| UT         | TOOELE COUNTY | 1310.04    | 3 - Middle         | 81.90                        | No                              | \$121,500                                              | \$74,008                        | 2465             | 613                 | 24.87            | 775                  | 775                   |
| UT         | TOOELE COUNTY | 1310.05    | 1 - Low            | 40.56                        | No                              | \$121,500                                              | \$36,653                        | 2198             | 543                 | 24.70            | 406                  | 657                   |
| UT         | TOOELE COUNTY | 1311.01    | 2 - Moderate       | 76.82                        | No                              | \$121,500                                              | \$69,418                        | 4606             | 980                 | 21.28            | 1109                 | 1276                  |
| UT         | TOOELE COUNTY | 1311.02    | 2 - Moderate       | 75.68                        | No                              | \$121,500                                              | \$68,388                        | 3986             | 777                 | 19.49            | 1230                 | 1555                  |
| UT         | TOOELE COUNTY | 1312.00    | 2 - Moderate       | 77.75                        | No                              | \$121,500                                              | \$70,259                        | 3563             | 704                 | 19.76            | 1076                 | 1327                  |
| UT         | TOOELE COUNTY | 9800.00    | 0 - Unknown        | 0.00                         | No                              | \$121,500                                              | \$0                             | 0                | 0                   | 0.00             | 0                    | 0                     |



# **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

Salt Lake City Branch located at:

9490 SOUTH 300 WEST, SUITE 210

SANDY, UT 84070

Census Tract: 1126.21

Tract Income Level: Middle

**Axos Bank®**  
**Branches Opened and Closed**  
**2022-July 2025**

| ASSESSMENT<br>AREA | NAME                     | BRANCH TYPE | ADDRESS                           | CITY      | STATE | ZIP   | ACTION<br>DATE | ACTION     | MSA/MD | STATE<br>CODE | COUNTY<br>CODE | CENSUS<br>TRACT | INCOME<br>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          |
| SANDY, UT          | SALT LAKE CITY<br>BRANCH | TRADITIONAL | 9490 SOUTH 300 WEST, SUITE 210    | SANDY     | UT    | 84070 | 7/4/2025       | OPENED     | 41620  | 49            | 035            | 1126.21         | MIDDLE          |



## 2025 FFIEC Geocode Census Report

Address: 4350 La Jolla Village Dr, Suite 140, 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        |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$130,800 |
| 2025 Estimated Tract Median Family Income                   | \$135,927 |
| 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  |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$130,800 |
| % below Poverty Line                                        | 39.72     |
| Tract Median Family Income %                                | 103.92    |
| 2020 Tract Median Family Income                             | \$99,375  |
| 2025 Estimated Tract Median Family Income                   | \$135,927 |
| 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  |



## 2025 FFIEC Geocode Census Report

Address: 9205 W Russell Rd, Suite 400, 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        |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$94,900  |
| 2025 Estimated Tract Median Family Income                   | \$100,138 |
| 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  |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$94,900  |
| % below Poverty Line                                        | 7.81      |
| Tract Median Family Income %                                | 105.52    |
| 2020 Tract Median Family Income                             | \$75,870  |
| 2025 Estimated Tract Median Family Income                   | \$100,138 |
| 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  |



## 2025 FFIEC Geocode Census Report

Address: 9490 S 300 W, Suite 210, Sandy, Utah, 84070

MSA: 41620 - SALT LAKE CITY-MURRAY, UT

State: 49 - UTAH

County: 035 - SALT LAKE COUNTY

Tract Code: 1126.21

### Summary Census Demographic Information

|                                                             |           |
|-------------------------------------------------------------|-----------|
| Tract Income Level                                          | Middle    |
| Underserved or Distressed Tract                             | No        |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$121,500 |
| 2025 Estimated Tract Median Family Income                   | \$113,250 |
| 2020 Tract Median Family Income                             | \$84,226  |
| Tract Median Family Income %                                | 93.21     |
| Tract Population                                            | 5540      |
| Tract Minority %                                            | 34.53     |
| Tract Minority Population                                   | 1913      |
| Owner-Occupied Units                                        | 1037      |
| 1- to 4- Family Units                                       | 1274      |

### Census Income Information

|                                                             |           |
|-------------------------------------------------------------|-----------|
| Tract Income Level                                          | Middle    |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income       | \$90,360  |
| 2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | \$121,500 |
| % below Poverty Line                                        | 7.13      |
| Tract Median Family Income %                                | 93.21     |
| 2020 Tract Median Family Income                             | \$84,226  |
| 2025 Estimated Tract Median Family Income                   | \$113,250 |
| 2020 Tract Median Household Income                          | \$79,375  |

### Census Population Information

|                                            |       |
|--------------------------------------------|-------|
| Tract Population                           | 5540  |
| Tract Minority %                           | 34.53 |
| Number of Families                         | 1395  |
| Number of Households                       | 2354  |
| Non-Hispanic White Population              | 3627  |
| Tract Minority Population                  | 1913  |
| American Indian Population                 | 44    |
| Asian/Hawaiian/Pacific Islander Population | 392   |
| Black Population                           | 104   |
| Hispanic Population                        | 1095  |
| Other/Two or More Races Population         | 278   |

### Census Housing Information

|                                      |      |
|--------------------------------------|------|
| Total Housing Units                  | 2718 |
| 1- to 4- Family Units                | 1274 |
| Median House Age (Years)             | 21   |
| Owner-Occupied Units                 | 1037 |
| Renter Occupied Units                | 1317 |
| Owner Occupied 1- to 4- Family Units | 938  |
| Inside Principal City?               | NO   |
| Vacant Units                         | 364  |

# 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

## Table of Contents

|                                     |            |
|-------------------------------------|------------|
| <b>HOURS OF OPERATION</b> .....     | <b>3</b>   |
| <b>DEPOSITS</b> .....               | <b>4</b>   |
| AXOS BANK.....                      | 4          |
| UFB DIRECT.....                     | 48         |
| <b>MORTGAGES</b> .....              | <b>88</b>  |
| AXOS BANK.....                      | 88         |
| UFB DIRECT.....                     | 89         |
| <b>PERSONAL LOANS</b> .....         | <b>90</b>  |
| AXOS BANK.....                      | 90         |
| <b>AUTO LOANS</b> .....             | <b>91</b>  |
| AXOS BANK.....                      | 91         |
| <b>MARINE VESSEL LOANS</b> .....    | <b>92</b>  |
| LAVICTOIRE FINANCE.....             | 92         |
| <b>SMALL BUSINESS BANKING</b> ..... | <b>93</b>  |
| AXOS BANK.....                      | 93         |
| <b>COMMERCIAL BANKING</b> .....     | <b>136</b> |
| AXOS BANK.....                      | 136        |

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

| ASSESSMENT<br>AREA | NAME                     | BRANCH TYPE | ADDRESS                           | CITY      | STATE | ZIP   | ATM | MSA/MD | STATE<br>CODE | COUNTY<br>CODE | CENSUS<br>TRACT | INCOME<br>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<br>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 |
| SALT LAKE CITY, UT | SALT LAKE CITY<br>BRANCH | TRADITIONAL | 9490 S 300 W STE 210              | SANDY     | UT    | 84070 | N   | 41620  | 49            | 035            | 1126.21         | MIDDLE          | 9 AM TO 5 PM PT MON-FRI |



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

**Effective: September 18, 2025**

# TABLE OF CONTENTS

|                                                         |          |
|---------------------------------------------------------|----------|
| <b>AGREEMENT FOR YOUR ACCOUNT .....</b>                 | <b>5</b> |
| Account Funding.....                                    | 5        |
| Changes to This Agreement.....                          | 5        |
| Closing an Account.....                                 | 5        |
| Compliance with Laws and Regulations .....              | 6        |
| Financial Information .....                             | 6        |
| General Use of Credit File Information .....            | 6        |
| Governing Law .....                                     | 6        |
| Information You Give Us .....                           | 6        |
| Personal Information at Account Opening .....           | 6        |
| Service Charges .....                                   | 6        |
| Statements .....                                        | 6        |
| Telephone Calls: Calling, Monitoring and Recording..... | 7        |
| <b>E- SIGN DISCLOSURE AND CONSENT .....</b>             | <b>7</b> |
| <b>PRIVACY POLICY .....</b>                             | <b>8</b> |
| <b>GENERAL BANKING INFORMATION AND TERMS .....</b>      | <b>9</b> |
| Accepting Deposits.....                                 | 9        |
| Account Ownership .....                                 | 9        |
| ACH New Account Funding.....                            | 9        |
| Annual Percentage Yield (APY).....                      | 9        |
| Available Balance .....                                 | 9        |
| Average Daily Balance .....                             | 9        |
| Business Days.....                                      | 9        |
| Cash Deposits .....                                     | 9        |
| Check Forms and Special Conditions.....                 | 9        |
| Collected Balance.....                                  | 9        |
| Converting Checks to Electronic Debits .....            | 9        |
| Death or Incompetence .....                             | 10       |
| Demand Drafts and Remotely Created Checks.....          | 10       |
| Endorsements .....                                      | 10       |
| Facsimile Signatures .....                              | 10       |
| Foreign Items and Foreign Currency .....                | 10       |
| "Freezing" Your Account .....                           | 10       |
| Ledger Balance .....                                    | 10       |
| Legal Process.....                                      | 10       |
| Limits on Number of Accounts.....                       | 11       |
| Overdrafts.....                                         | 11       |
| Our Receipt of Deposits .....                           | 11       |
| Processing Transactions and Posting Orders .....        | 11       |
| Posting Orders.....                                     | 11       |

|                                                                                  |    |
|----------------------------------------------------------------------------------|----|
| Changing Posting Orders .....                                                    | 11 |
| Posting Orders Determined at End of Day .....                                    | 12 |
| Payable on Death (POD) Designation .....                                         | 12 |
| Post-Dated Checks.....                                                           | 12 |
| Powers Of Attorney .....                                                         | 12 |
| Prohibited Transactions.....                                                     | 12 |
| Reclassification of Deposit Accounts .....                                       | 12 |
| Setoff.....                                                                      | 13 |
| Stale-Dated Checks.....                                                          | 13 |
| Stop Payment Request.....                                                        | 13 |
| Substitute Checks, Indemnified Copies, Images and Image Replacement Copies ..... | 13 |
| Unclaimed Property – Accounts Presumed Inactive or Abandoned .....               | 13 |

## **CHECKING AND SAVINGS ACCOUNTS - TRUTH IN SAVINGS DISCLOSURE ..... 14**

|                                                     |    |
|-----------------------------------------------------|----|
| Interest .....                                      | 14 |
| Limitations on Withdrawals.....                     | 14 |
| Accelerated Checking.....                           | 15 |
| Advisor Private Client Checking .....               | 15 |
| Axos Elite Checking.....                            | 15 |
| Axos One Checking.....                              | 16 |
| Cashback Checking.....                              | 16 |
| Cash Management Checking .....                      | 16 |
| Commercial Analyzed Personal Checking.....          | 16 |
| Commercial Analyzed Personal Interest Checking..... | 16 |
| Essential Checking.....                             | 16 |
| First Checking.....                                 | 17 |
| Golden Checking .....                               | 17 |
| Private Client Checking .....                       | 17 |
| Rewards Checking .....                              | 18 |
| Select Checking.....                                | 18 |
| Total Loan Rewards Checking.....                    | 18 |
| World Checking .....                                | 19 |
| Accelerated Savings.....                            | 19 |
| Advisor Private Client Savings.....                 | 19 |
| Axos Best Savings.....                              | 20 |
| Axos Elite Savings.....                             | 20 |
| Axos One Savings .....                              | 20 |
| Emergency Savings Account.....                      | 20 |
| First Savings.....                                  | 21 |
| High Yield Savings .....                            | 21 |
| InsureGuard+ Savings.....                           | 21 |
| Investor Savings .....                              | 21 |
| IRA Savings Account.....                            | 22 |
| Private Client Savings .....                        | 22 |
| ROTH Savings Account.....                           | 22 |
| Select Savings.....                                 | 22 |

|                                                                               |           |
|-------------------------------------------------------------------------------|-----------|
| Summit Savings.....                                                           | 22        |
| World Savings .....                                                           | 23        |
| Commercial Analyzed Personal Money Market.....                                | 23        |
| Select High Yield Money Market.....                                           | 23        |
| High Yield Money Market .....                                                 | 23        |
| <b>CERTIFICATES OF DEPOSITS ACCOUNTS (CDS) .....</b>                          | <b>23</b> |
| Types of Certificate of Deposit (CD) Accounts .....                           | 24        |
| Interest .....                                                                | 24        |
| Terms .....                                                                   | 24        |
| Maturity Options .....                                                        | 24        |
| Grace Period .....                                                            | 24        |
| Early Withdrawal Penalty.....                                                 | 24        |
| <b>RETIREMENT CERTIFICATE OF DEPOSIT (CD) ACCOUNTS .....</b>                  | <b>24</b> |
| Types of Retirement CD Accounts .....                                         | 25        |
| Interest .....                                                                | 25        |
| Terms .....                                                                   | 25        |
| Maturity Options .....                                                        | 25        |
| Grace Period .....                                                            | 25        |
| Early Withdrawal Penalty.....                                                 | 26        |
| Standard Early Withdrawal Penalty .....                                       | 26        |
| <b>LEGACY ACCOUNTS .....</b>                                                  | <b>26</b> |
| <b>TIME TO BRING LEGAL ACTION.....</b>                                        | <b>26</b> |
| <b>DISPUTE RESOLUTION PROGRAM–ARBITRATION .....</b>                           | <b>26</b> |
| <b>FORUM SELECTION .....</b>                                                  | <b>29</b> |
| <b>FUNDS AVAILABILITY DISCLOSURE FOR PERSONAL ACCOUNTS.....</b>               | <b>29</b> |
| <b>OVERDRAFTS AND NONSUFFICIENT FUNDS.....</b>                                | <b>32</b> |
| <b>OVERDRAFT PROTECTION .....</b>                                             | <b>32</b> |
| <b>ELECTRONIC FUND TRANSFER (EFT) SERVICES.....</b>                           | <b>32</b> |
| General Rules and Definitions.....                                            | 32        |
| Types of Transactions .....                                                   | 33        |
| Limitations on Transfers .....                                                | 34        |
| Preauthorization Payments Holds .....                                         | 34        |
| Using your Card for International Transactions .....                          | 34        |
| Documentation of Transfers .....                                              | 34        |
| Lost or Stolen Card or Unauthorized Transactions.....                         | 35        |
| In Case of Errors or Questions about Your Electronic Transfers.....           | 35        |
| Electronic Transaction Cancellations.....                                     | 35        |
| Liability of Bank for Failure to Stop Payment of Preauthorized Transfer ..... | 35        |
| Your Liability for Unauthorized Electronic Funds Transfers.....               | 35        |
| Our Liability for Failure to Complete Electronic Funds Transfers.....         | 36        |
| Amendments .....                                                              | 36        |
| Termination .....                                                             | 36        |
| Confidentiality .....                                                         | 36        |

|                                                                               |           |
|-------------------------------------------------------------------------------|-----------|
| Transactions Not Subject to Electronic Fund Transfer Act or Regulation E..... | 36        |
| ATM Safety Tips .....                                                         | 36        |
| <b>OTHER ELECTRONIC FUND TRANSFER SERVICES: .....</b>                         | <b>37</b> |
| Funds Transfer Services .....                                                 | 37        |
| Fedwire.....                                                                  | 37        |
| <b>SENDING FUNDS TRANSFER: .....</b>                                          | <b>37</b> |
| Cutoff times for Payment Orders. ....                                         | 37        |
| Amending or Canceling Payment Orders. ....                                    | 37        |
| Inconsistency of Name or Number. ....                                         | 37        |
| Sending Payment Orders .....                                                  | 37        |
| Notice of Rejection. ....                                                     | 37        |
| Errors or Questions about Payment Orders .....                                | 37        |
| <b>RECEIVING FUNDS TRANSFERS: .....</b>                                       | <b>38</b> |
| ACH Provisional Payment Rule.....                                             | 38        |
| Notice of Funds Transfer .....                                                | 38        |
| ACH Debits and Credits. ....                                                  | 38        |
| <b>ONLINE BANKING AND BILL PAYMENT SERVICES .....</b>                         | <b>38</b> |
| <b>SCHEDULE OF FEES.....</b>                                                  | <b>42</b> |
| Account Services: .....                                                       | 42        |
| Statement and Research Services: .....                                        | 42        |
| Individual Retirement Account (IRA) Services: .....                           | 42        |
| Wire Transfer Services: (Customers only): .....                               | 42        |
| Other Fees: .....                                                             | 42        |



## 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 Elite Checking**

#### **Account Features:**

- Non-interest-bearing account
- Unlimited Domestic and Foreign ATM Fee Reimbursements

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

**Monthly Maintenance Fees:** None

#### Axos One Checking

##### Account Features:

- Non-interest-bearing 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
- Unlimited Domestic and Foreign ATM Fee Reimbursements

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:

| Customer with single Axos Bank loan                                                                                                                                  | Customer with multiple Axos Bank loans                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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 Elite Savings

##### Account Features:

- Interest-bearing account
- Variable Interest Rate Account
- Tiered Interest Earning Account. Tiers as follows:
  - \$0-\$49,999.99
  - \$50,000-\$99,999.99
  - \$100,000-\$149,999.99
  - \$150,000-\$199,999.99
  - \$200,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$749,999.99
  - \$750,000-\$999,999.99
  - \$1,000,000-\$1,999,999.99
  - \$2,000,000-\$2,999,999.99
  - >\$3,000,000

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-\$49,999.99
  - \$50,000-\$99,999.99
  - \$100,000-\$149,999.99
  - \$150,000-\$199,999.99
  - \$200,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$749,999.99
  - \$750,000-\$999,999.99
  - \$1,000,000-\$1,999,999.99
  - \$2,000,000-\$2,999,999.99
  - >\$3,000,000

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–\$49,999.99
  - \$50,000–\$99,999.99
  - \$100,000–\$149,999.99
  - \$150,000–\$199,999.99
  - \$200,000–\$249,999.99
  - \$250,000–\$499,999.99
  - \$500,000–\$749,999.99
  - \$750,000–\$999,999.99
  - \$1,000,000–\$1,999,999.99
  - \$2,000,000–\$2,999,999.99
  - >\$3,000,000



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 \$275 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, \$275 of the deposit is available on Tuesday. The remaining \$425 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 \$275 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 \$6,725 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 \$6,725 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 \$6,725 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 \$6,725 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, \$275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$550 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 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 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<br>(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<br>(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 |         |

Updated 9/2025



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

**Effective: July 01, 2025**

## TABLE OF CONTENTS

|                                                         |          |
|---------------------------------------------------------|----------|
| <b>AGREEMENT FOR YOUR ACCOUNT .....</b>                 | <b>5</b> |
| Account Funding.....                                    | 5        |
| Changes to This Agreement.....                          | 5        |
| Closing an Account.....                                 | 5        |
| Compliance with Laws and Regulations .....              | 5        |
| Financial Information .....                             | 6        |
| General Use of Credit File Information .....            | 6        |
| Governing Law .....                                     | 6        |
| Information You Give Us .....                           | 6        |
| Personal Information at Account Opening .....           | 6        |
| Service Charges .....                                   | 6        |
| Statements .....                                        | 6        |
| Telephone Calls: Calling, Monitoring and Recording..... | 6        |
| <b>E- SIGN DISCLOSURE AND CONSENT .....</b>             | <b>6</b> |
| <b>PRIVACY POLICY .....</b>                             | <b>8</b> |
| <b>GENERAL BANKING INFORMATION AND TERMS .....</b>      | <b>9</b> |
| Accepting Deposits.....                                 | 9        |
| Account Ownership .....                                 | 9        |
| ACH New Account Funding.....                            | 9        |
| Annual Percentage Yield (APY).....                      | 9        |
| Available Balance .....                                 | 9        |
| Average Daily Balance .....                             | 9        |
| Business Days.....                                      | 9        |
| Cash Deposits .....                                     | 9        |
| Check Forms and Special Conditions.....                 | 9        |
| Collected Balance.....                                  | 9        |
| Converting Checks to Electronic Debits .....            | 9        |
| Death or Incompetence .....                             | 10       |
| Demand Drafts and Remotely Created Checks.....          | 10       |
| Endorsements .....                                      | 10       |
| Facsimile Signatures .....                              | 10       |
| Foreign Items and Foreign Currency .....                | 10       |
| "Freezing" Your Account .....                           | 10       |
| Ledger Balance .....                                    | 10       |
| Legal Process.....                                      | 10       |
| Limits on Number of Accounts.....                       | 11       |
| Overdrafts.....                                         | 11       |
| Our Receipt of Deposits .....                           | 11       |
| Processing Transactions and Posting Orders .....        | 11       |
| Posting Orders.....                                     | 11       |

|                                                                                  |           |
|----------------------------------------------------------------------------------|-----------|
| Changing Posting Orders .....                                                    | 11        |
| Posting Orders Determined at End of Day .....                                    | 12        |
| Payable on Death (POD) Designation .....                                         | 12        |
| Post-Dated Checks.....                                                           | 12        |
| Powers Of Attorney .....                                                         | 12        |
| Prohibited Transactions .....                                                    | 12        |
| Reclassification of Deposit Accounts .....                                       | 12        |
| Setoff .....                                                                     | 13        |
| Stale-Dated Checks.....                                                          | 13        |
| Stop Payment Request.....                                                        | 13        |
| Substitute Checks, Indemnified Copies, Images and Image Replacement Copies ..... | 13        |
| Unclaimed Property – Accounts Presumed Inactive or Abandoned .....               | 13        |
| <b>CHECKING AND SAVINGS ACCOUNTS - TRUTH IN SAVINGS DISCLOSURE .....</b>         | <b>14</b> |
| Interest .....                                                                   | 14        |
| Limitations on Withdrawals .....                                                 | 14        |
| UFB Freedom Checking .....                                                       | 15        |
| UFB Portfolio Money Market .....                                                 | 15        |
| UFB Portfolio Savings .....                                                      | 15        |
| InsureGuard+ Savings.....                                                        | 16        |
| <b>CERTIFICATES OF DEPOSITS ACCOUNTS (CDS) .....</b>                             | <b>16</b> |
| Types of Certificate of Deposit (CD) Accounts .....                              | 16        |
| Interest .....                                                                   | 16        |
| Terms .....                                                                      | 16        |
| Maturity Options .....                                                           | 16        |
| Grace Period .....                                                               | 16        |
| Early Withdrawal Penalty.....                                                    | 16        |
| <b>LEGACY ACCOUNTS – NO LONGER AVAILABLE .....</b>                               | <b>17</b> |
| Airline Rewards Checking .....                                                   | 17        |
| Premium CashBack Checking .....                                                  | 17        |
| UFB High Rate Money Market.....                                                  | 17        |
| UFB High Rate Savings.....                                                       | 18        |
| UFB Elite Money Market.....                                                      | 18        |
| UFB Elite Savings.....                                                           | 18        |
| UFB Rewards Money Market.....                                                    | 18        |
| UFB Rewards Savings .....                                                        | 18        |
| UFB Premium Money Market .....                                                   | 19        |
| UFB Money Market Account.....                                                    | 19        |
| UFB Premium Savings .....                                                        | 19        |
| UFB Savings Account.....                                                         | 19        |
| UFB Best Money Market .....                                                      | 20        |
| UFB Best Savings .....                                                           | 20        |
| UFB Preferred Money Market.....                                                  | 20        |
| UFB Preferred Savings.....                                                       | 20        |
| UFB Premier Money Market .....                                                   | 20        |



|                                                                                |           |
|--------------------------------------------------------------------------------|-----------|
| UFB Premier Savings .....                                                      | 21        |
| UFB Priority Money Market .....                                                | 21        |
| UFB Priority Savings .....                                                     | 21        |
| UFB High Yield Money Market .....                                              | 21        |
| UFB High Yield Savings .....                                                   | 22        |
| UFB Secure Money Market .....                                                  | 22        |
| UFB Secure Savings .....                                                       | 22        |
| <b>TIME TO BRING LEGAL ACTION.....</b>                                         | <b>22</b> |
| <b>DISPUTE RESOLUTION PROGRAM – ARBITRATION .....</b>                          | <b>22</b> |
| <b>FORUM SELECTION .....</b>                                                   | <b>25</b> |
| <b>FUNDS AVAILABILITY DISCLOSURE FOR PERSONAL ACCOUNTS.....</b>                | <b>25</b> |
| <b>OVERDRAFTS AND NONSUFFICIENT FUNDS.....</b>                                 | <b>28</b> |
| <b>OVERDRAFT PROTECTION.....</b>                                               | <b>28</b> |
| <b>ELECTRONIC FUND TRANSFER (EFT) SERVICES.....</b>                            | <b>29</b> |
| General Rules and Definitions .....                                            | 29        |
| Types of Transactions .....                                                    | 29        |
| Limitations on Transfers .....                                                 | 30        |
| Preauthorization Payments Holds .....                                          | 31        |
| Using your Card for International Transactions .....                           | 31        |
| Documentation of Transfers .....                                               | 31        |
| Lost or Stolen Card or Unauthorized Transactions.....                          | 31        |
| In Case of Errors or Questions about Your Electronic Transfers.....            | 31        |
| Electronic Transaction Cancellations.....                                      | 31        |
| Liability of Bank for Failure to Stop Payment of Preauthorized Transfer .....  | 32        |
| Your Liability for Unauthorized Electronic Funds Transfers .....               | 32        |
| Our Liability for Failure to Complete Electronic Funds Transfers.....          | 32        |
| Amendments .....                                                               | 32        |
| Termination .....                                                              | 32        |
| Confidentiality .....                                                          | 32        |
| Transactions not Subject to Electronic Fund Transfer Act or Regulation E ..... | 33        |
| ATM Safety Tips .....                                                          | 33        |
| <b>OTHER ELECTRONIC FUND TRANSFER SERVICES: .....</b>                          | <b>33</b> |
| Funds Transfer Services .....                                                  | 33        |
| Fedwire.....                                                                   | 33        |
| <b>SENDING FUNDS TRANSFER: .....</b>                                           | <b>33</b> |
| Cutoff times for Payment Orders. ....                                          | 33        |
| Amending or Canceling Payment Orders. ....                                     | 34        |
| Inconsistency of Name or Number. ....                                          | 34        |
| Sending Payment Orders .....                                                   | 34        |
| Notice of Rejection. ....                                                      | 34        |
| Errors or Questions About Payment Orders .....                                 | 34        |
| <b>RECEIVING FUNDS TRANSFERS: .....</b>                                        | <b>34</b> |

|                                                            |           |
|------------------------------------------------------------|-----------|
| ACH Provisional Payment Rule.....                          | 34        |
| Notice of Funds Transfer .....                             | 34        |
| ACH Debits and Credits. ....                               | 34        |
| <b>ONLINE BANKING AND BILL PAYMENT SERVICES .....</b>      | <b>34</b> |
| <b>SCHEDULE OF FEES.....</b>                               | <b>39</b> |
| <b>Account Services: .....</b>                             | <b>39</b> |
| <b>Statement and Research Services: .....</b>              | <b>39</b> |
| <b>Individual Retirement Account (IRA) Services: .....</b> | <b>39</b> |
| <b>Wire Transfer Services: (Customers only): .....</b>     | <b>39</b> |
| <b>Other Fees: .....</b>                                   | <b>39</b> |

## 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 insufficient funds. We treat these



as separate transactions that may be subject to a fee each time they are presented when you have insufficient 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 insufficient 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, 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.

## 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 \$275 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, \$275 of the deposit is available on Tuesday. The remaining \$425 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 \$275 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 \$6,725 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 \$6,725 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 \$6,725 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 \$6,725 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, \$275 of a deposit is available for withdrawal in cash on the first business day after the day of deposit. In addition, a total of \$550 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. 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 an insufficient 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 insufficient item and overdraw your account (an overdraft item) or we decline or return the insufficient 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 insufficient 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 insufficient 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 insufficient 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 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<br>(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<br>(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<br>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





## Mortgages

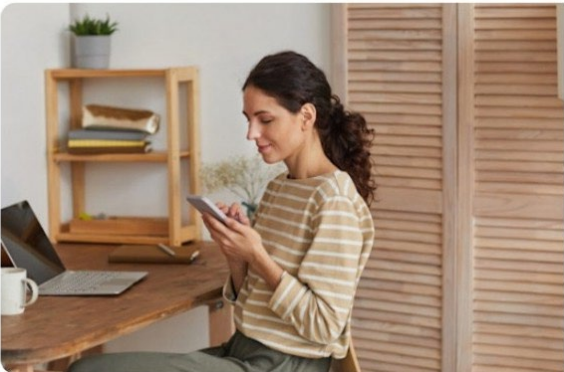
We offer a variety of home loans tailored by Axos Bank® to meet your unique mortgage-related objectives.

Get a Quote



Earn 2.00% APY\* with fewer account fees. Open a Freedom Checking account now

Learn More



## Why UFB Direct?

- 9 \$0 Lender Fee,<sup>1</sup> a savings of up to \$2,500 or more<sup>2</sup>
- 9 Industry-leading low mortgage rates
- 9 Award-winning customer service
- 9 A revolutionary approach to home loans
- 9 Flexible, common-sense underwriting
- 9 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.

LearnMore



## 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

VIEW ALL >



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

© 2025 UFB Direct, All Rights Reserved

Bank products and services are offered by Axos Bank®. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same [FDIC Certificate 35546](#). All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. For more information [read our FDIC Notice](#).

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.

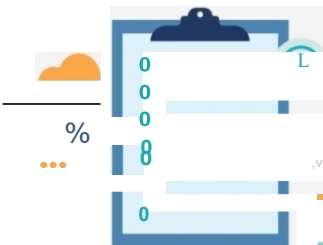
Begin Application

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

0 • 0



### 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  
CO<sub>2</sub>

##### 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



© 2025 Axos Financial, Inc., All Rights Reserved. © 2025 Axos Bank, All Rights Reserved. © 2025 Axos Invest LLC. Member FINRA & SIPC. All Rights Reserved. © 2025 Axos Invest, Inc. All Rights Reserved.

Bank products and services are offered by Axos Bank®. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. For more information read [Axos Bank's FDIC Notice](#).

Advisory services are offered by Axos Invest, Inc., an investment adviser registered with the Securities and Exchange Commission ("SEC"). For information about our advisory services, please view our [Form CRS](#) or our [ADV Part 2A Brochure](#), free of charge. Brokerage services and securities products are offered by Axos Invest LLC, Member FINRA & SIPC. YOU MAY FIND MORE INFORMATION ABOUT OUR FIRM ON FINRA'S BROKERCHECK. [View the background of this firm](#), or [REVIEW](#) our [Form CRS](#). All cash and securities held in Axos Invest client accounts are protected by SIPC up to \$500,000, with a limit of \$250,000 for cash. Read more information about SIPC on the [SIPC web page](#).

Securities and other non-deposit investment products and services are not deposits, obligations of or guaranteed by Axos Bank, are not insured by the FDIC or any governmental agency, and are subject to investment risk including possible loss of the principal invested. Past performance of a security does not guarantee future results or success.

Axos Invest LLC, Axos Invest, Inc., and Axos Bank are separate but affiliated companies.

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.

Axos Bank, Forbes Advisor "Among the Best Online Banks 2022". ©2022 and TM, Forbes Advisor. All Rights Reserved.





## 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.



Buy a Car



Refinance a Car

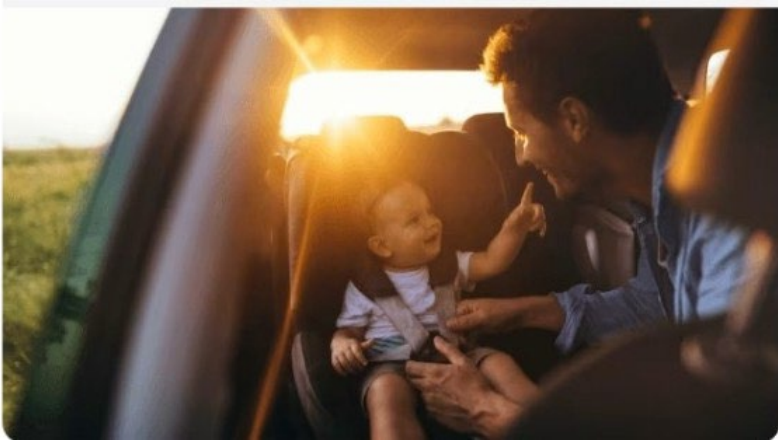


### Auto Purchase Loans

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 >

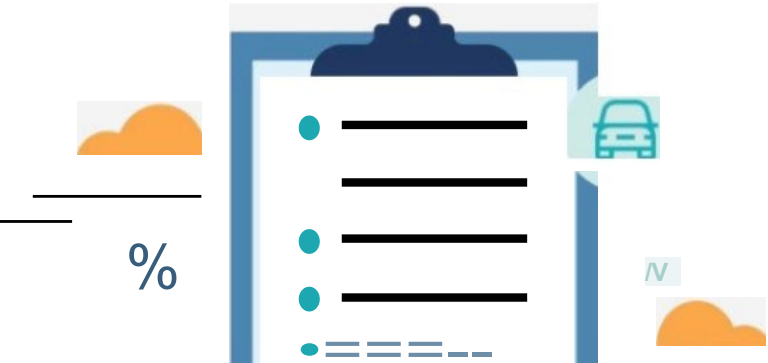


### Auto Refinance Loans

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

- 8 Terms up to 96 months\* to get the monthly car payment you want
- 8 No payment for up to 90 days, giving you a break before your payments begin
- 8 Financing for new and used vehicles
- 8 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
- 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

All your finances  
in one place.



GET THE APP  
Scan the QR Code



© 2025 Axos Financial, Inc., All Rights Reserved. © 2025 Axos Bank, All Rights Reserved. © 2025 Axos Invest LLC. Member FINRA & SIPC. All Rights Reserved. © 2025 Axos Invest, Inc. All Rights Reserved.

Bank products and services are offered by Axos Bank®. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and/or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and/or vesting at Axos Bank. For more information read [Axos Bank's FDIC Notice](#).

Advisory services are offered by Axos Invest, Inc., an investment adviser registered with the Securities and Exchange Commission ("SEC"). For information about our advisory services, please view our [Form CRS](#) or our [ADV Part 2A Brochure](#), free of charge. Brokerage services and securities products are offered by Axos Invest LLC, Member FINRA & SIPC. YOU MAY FIND MORE INFORMATION ABOUT OUR FIRM ON FINRA'S BROKERCHECK. [View the background of this firm](#), or REVIEW our [Form CRS](#). All cash and securities held in Axos Invest client accounts are protected by SIPC up to \$500,000, with a limit of \$250,000 for cash. Read more information about SIPC on the [SIPC web page](#).

Securities and other non-deposit investment products and services **are not deposits, obligations of or guaranteed by Axos Bank, are not insured by the FDIC or any governmental agency, and are subject to investment risk including possible loss of the principal invested.** Past performance of a security does not guarantee future results or success.

Axos Invest LLC, Axos Invest, Inc., and Axos Bank are separate but affiliated companies.

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.

\* 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.

LaVictorie Finance may collect personal information from clients in the course of doing business. California residents have a right to know what [categories of personal information](#) LaVictorie Finance collects and the right to tell LaVictorie Finance to [not sell their personal information](#). For full details, please see [our Privacy Policy Notice](#).



Accept

## Let's Talk

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)

Message



I'm a Dealer interested in Inventory Financing.

Submit

[Terms of Services](#)[Privacy Polley](#)[Contact Us](#)[FAQs](#)

LAVICTOIRE  
FINANCE

Copyright © 2025 LaVictoire Finance - All rights reserved.  
[Terms of Service](#) | [Privacy Policy](#)



**Small Business Deposit Account  
Agreement  
and  
Schedule of Fees**

**Effective July 1, 2025**

## TABLE OF CONTENTS

|                                                                       |          |
|-----------------------------------------------------------------------|----------|
| <b>AGREEMENT FOR YOUR ACCOUNT .....</b>                               | <b>5</b> |
| Account Funding .....                                                 | 5        |
| Account Ownership .....                                               | 5        |
| Account Structure .....                                               | 5        |
| ACH New Account Funding .....                                         | 5        |
| Adverse Claims .....                                                  | 5        |
| Adjustments .....                                                     | 5        |
| Amendments .....                                                      | 5        |
| Appropriate Account Usage .....                                       | 6        |
| Authorized signers .....                                              | 6        |
| Business Days .....                                                   | 6        |
| Check Cashing .....                                                   | 6        |
| Choice of Law .....                                                   | 6        |
| Check Forms and Special Conditions .....                              | 6        |
| Closing an Account .....                                              | 6        |
| Compliance with Laws, Rules, and Regulations .....                    | 7        |
| Converting Account and Revoking privileges .....                      | 7        |
| Death or Incapacity .....                                             | 7        |
| Demand Drafts and Remotely Created Checks .....                       | 7        |
| Deposit of Preauthorized Drafts .....                                 | 7        |
| Deposit Preparation, Sorting, and Endorsements .....                  | 8        |
| Deposits- Truncation, Substitute Checks, and Other Check Images ..... | 8        |
| Direct Deposits .....                                                 | 8        |
| Dispute Resolution Program – Arbitration .....                        | 8        |
| Earnings Credit .....                                                 | 10       |
| Facsimile or Mechanical Signatures .....                              | 10       |
| Fraud Prevention .....                                                | 11       |
| FDIC Insurance .....                                                  | 11       |
| Fees .....                                                            | 11       |
| Force Majeure .....                                                   | 11       |
| Forum Selection .....                                                 | 11       |
| General Use of Credit File Information .....                          | 12       |

|                                                                    |           |
|--------------------------------------------------------------------|-----------|
| Information at Account Opening.....                                | 12        |
| Legal Process .....                                                | 12        |
| Limitation of liability; Indemnification .....                     | 12        |
| Lost/Stolen/Destroyed Cashier's Checks .....                       | 12        |
| Multiple Signatures .....                                          | 12        |
| Our Receipt of Deposits .....                                      | 13        |
| Processing Transactions and Posting Orders .....                   | 13        |
| Posting Orders .....                                               | 13        |
| Changing Posting Orders .....                                      | 13        |
| Posting Orders Determined at End of Day .....                      | 13        |
| Overdrafts .....                                                   | 13        |
| Post-Dated Checks .....                                            | 14        |
| Powers Of Attorney .....                                           | 14        |
| Preventing misuse of your account .....                            | 14        |
| Prohibited Transactions .....                                      | 14        |
| Reclassification of Deposit Accounts .....                         | 14        |
| Remotely Created Checks and Electronically Created Items .....     | 14        |
| Restricted Transactions .....                                      | 15        |
| Right to Setoff .....                                              | 15        |
| Stale-Dated Checks .....                                           | 15        |
| Standard of Care.....                                              | 15        |
| Statements.....                                                    | 16        |
| Stop Payment Request .....                                         | 16        |
| Substitute Checks .....                                            | 17        |
| Telephone Calls: Calling, Monitoring and Recording .....           | 17        |
| Time to Bring Legal Action .....                                   | 17        |
| Unclaimed Property – Accounts Presumed Inactive or Abandoned ..... | 17        |
| Your insurance coverage .....                                      | 17        |
| <b>CHECKING AND SAVINGS ACCOUNTS .....</b>                         | <b>17</b> |
| Interest.....                                                      | 17        |
| Limitations on Withdrawals .....                                   | 18        |
| Analyzed Business Checking.....                                    | 18        |
| Basic Business Checking.....                                       | 18        |

|                                                                               |           |
|-------------------------------------------------------------------------------|-----------|
| Small Business Interest Checking.....                                         | 19        |
| Small Business Money Market Account.....                                      | 19        |
| Small Business Premium Savings.....                                           | 19        |
| Business Savings.....                                                         | 20        |
| IOLTA Interest Checking.....                                                  | 20        |
| Non-Profit Money Market.....                                                  | 20        |
| <b>BUSINESS CERTIFICATE OF DEPOSIT (CD) .....</b>                             | <b>21</b> |
| Business CDARS® Certificate of Deposit (CD).....                              | 21        |
| <b>LEGACY ACCOUNTS .....</b>                                                  | <b>22</b> |
| Property Management Money Market Account.....                                 | 22        |
| Business Checking – MWA.....                                                  | 22        |
| Fraternal Checking – MWA.....                                                 | 22        |
| Fraternal Transfer Checking – MWA.....                                        | 22        |
| Business Savings – MWA.....                                                   | 23        |
| Business Premium Savings – Nationwide.....                                    | 23        |
| Business Checking – Nationwide.....                                           | 23        |
| Business Savings – Nationwide.....                                            | 23        |
| Business Money Market – Nationwide.....                                       | 23        |
| <b>E- SIGN DISCLOSURE AND CONSENT .....</b>                                   | <b>24</b> |
| <b>ELECTRONIC BANKING SERVICES .....</b>                                      | <b>26</b> |
| General Rules.....                                                            | 26        |
| Definitions.....                                                              | 26        |
| Types of Transactions.....                                                    | 26        |
| Direct Deposits.....                                                          | 26        |
| Preauthorized Credits/Debits.....                                             | 26        |
| Telephone Banking.....                                                        | 26        |
| Online Banking.....                                                           | 26        |
| Mobile Banking.....                                                           | 26        |
| Linked Account Transfer.....                                                  | 27        |
| Linked Account Transfer Protection.....                                       | 27        |
| Transfers.....                                                                | 27        |
| Electronic Transaction Cancellations.....                                     | 27        |
| Your Liability for Unauthorized Electronic Funds Transfers.....               | 28        |
| Transactions Not Subject to Electronic Fund Transfer Act or Regulation E..... | 28        |



|                                                                     |           |
|---------------------------------------------------------------------|-----------|
| In Case of Errors or Questions about Your Electronic Transfers..... | 28        |
| <b>FUNDS AVAILABILITY.....</b>                                      | <b>29</b> |
| <b>FUND TRANSFER SERVICES:.....</b>                                 | <b>31</b> |
| <b>ONLINE BANKING AND BILL PAYMENT SERVICES.....</b>                | <b>32</b> |
| <b>PRIVACY POLICY .....</b>                                         | <b>35</b> |
| <b>REMOTE DEPOSIT ANYWHERE SERVICES .....</b>                       | <b>36</b> |
| Business Card Services .....                                        | 41        |
| Statement and Research Services.....                                | 41        |
| Wire Transfer Services (Customers only) .....                       | 41        |
| Other Fees .....                                                    | 41        |



## Agreement for Your Account

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

This Disclosure and Agreements – Commercial (“Agreement”) agreement explains important terms and conditions which govern your accounts(s) with us. This Agreement is periodically revised 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.

You agree that your accounts will only be established and used for commercial purposes, and not for personal, family or household purposes. When you sign our signature card, whether in writing or electronically, and/or continue to have an account with us, you and each authorized signer on your accounts effectively agree to this Agreement, together with applicable schedules, disclosures, including fee, and rate disclosures. Your Axos Bank accounts will be deemed located and domiciled in California.

Bank products and services are offered by Axos Bank. All deposit accounts through Axos Bank brands are FDIC insured through Axos Bank. All deposit accounts of the same ownership and / or vesting held at Axos Bank are combined and insured under the same FDIC Certificate 35546. All deposit accounts through Axos Bank brands are not separately insured by the FDIC from other deposit accounts held with the same ownership and / or vesting at Axos Bank.

This Agreement applies to all accounts you have with us. This Agreement supersedes any previous deposit account agreement and applicable disclosures with us.

### Account Funding

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

### 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, owns the funds in your account as a co-owner. Account ownership is non-transferrable.

### Account Structure

We may structure your account to consist of two sub-accounts to take advantage of an interpretation of federal regulations. The sub-accounts, a checking account, and money market account, will be used to allow for the transfer of funds between the accounts. This structure will occur solely on our books and will not be visible to you, nor will it affect your account in any way. Also, this will not affect the FDIC coverage of your account.

### 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.

### Adverse Claims

If any person or entity makes a claim against funds in your account, or if the Bank believes that a conflict exists between or among the *authorized signers* on your account or that there is a dispute over matters such as the ownership of your account or the authority to withdraw funds from your account, the Bank may, without any liability to you, take one or more of the following actions:

- Continue to rely on the Bank's records to determine the ownership of or the identity of the *authorized signer(s)* for your account.
- Honor the claim upon receipt of evidence satisfactory to the Bank to justify such claim.
- Freeze all or a part of the funds in your account until the dispute is resolved to the Bank's satisfaction.
- Close your account and send a check for the *available balance* in your account payable to you or
- Pay the funds into an appropriate court.

The Bank may charge your account for expenses (including attorney's fees and expenses) and any fees the Bank incurs.

### Adjustments

We may make adjustments to your account from time to time. This may be due, for example, to the return of an item you deposited which was unpaid or if a deposit is posted in the wrong amount. Adjustments will be reflected on your periodic statement (if any).

### Amendments

We reserve the right to amend, modify, add to, or delete (collectively referred to herein as “change(s)”) the terms or conditions of this Agreement without prior notice to you, except as required by law. Your continued use of a service or an account constitutes your acceptance of the change. Changes may include a deletion, modification, or amendment of an existing term or the addition of a new term not otherwise contemplated when you entered into this Agreement or opened your account(s). Any change will take effect immediately, unless stated otherwise in any notice we make available to you.





Unless otherwise expressly required by law, a notice of the changes, or a copy of the revised Agreement or schedule, may be sent to you to the address as it appears on our records, by posting information in our offices, on our website, or by otherwise making the information available to you in writing or electronically.

#### Appropriate Account Usage

Do not use a consumer account as a commercial account. If you do, it may be reclassified as a commercial account, and we reserve the right to change your consumer deposit account type to a commercial deposit account type.

#### Authorized signers

An authorized signer is someone to whom you give all rights you have now or in the future to make withdrawals and deposits, and to otherwise transact on your account and receive account information. Merely by designating an authorized signer you do not give any ownership rights in the account. Any one of the authorized signers may sign checks or withdrawal orders and give us instructions regarding the account, including an instruction to close the account. However, if there is a conflict, we reserve the right to require all authorized signers to sign an item, withdrawal order, or other instruction on the account.

Even if the authorized signers on an account change, we may continue to honor checks, withdrawal orders, and other instructions by authorized signers until we are notified in writing not to do so.

#### Business Days

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

#### Check Cashing

Checks drawn on the Bank payable to a non-customer consumer or business may, at the discretion of the Bank, only be negotiated in exchange for a Cashier's Check payable to that exact consumer or business name. Prior to negotiation, the consumer provides identification we deem acceptable or business must have the endorsement guaranteed on that check by its financial institution. We may charge a fee for this service, which may be deducted from the check.

#### Choice of Law

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

#### 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", or "Payment in Full". 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.

#### 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, Rules, and Regulations

You agree to comply with all laws, rules, and regulations applicable to you, to your activities and to your use of our services. This includes your agreement to comply with (to the extent applicable to you and your actions) federal anti-money laundering laws, sanctions laws administered by the Office of Foreign Assets Control, currency transaction or Bank Secrecy Act reporting and recordkeeping requirements, and any state counterpart of the same. Upon request by us, you must inform us about and disclose to us the identity of all persons who have a beneficial interest in you (if you are a non-natural person) and in your transactions.

You represent and warrant that you will not use, and agree not to use, your account or any service we provide to you for any unlawful purpose. For example, you represent, warrant and agree not to accept or make payments in connection with the participation of any person (including yourself) in unlawful Internet gambling. You acknowledge that "restricted transactions" (as defined in the Unlawful Internet Gambling Enforcement Act and its implementing regulations) are prohibited from being processed through your accounts or your relationships with us. We reserve the right to deny transactions or authorization from merchants apparently engaging in the Internet gambling business or identifying themselves through card transaction records or otherwise as engaged in that or any other illegal or improper business. Further, we reserve the right to block or close any account which we believe may be involved in any such restricted transactions.

You represent and warrant that you are not, and you agree to take no action that would result in your being deemed or treated as, a money service business under any applicable state or federal law, except to the extent that you have specifically and in writing previously informed us that you are a money service business. Notwithstanding the foregoing, we reserve the right to refuse to open or to continue to maintain any deposit account.

You covenant, and represent and warrant that the foregoing is true and correct, as of the opening of your account and again each time you make a deposit or withdrawal or otherwise use a service offered by us. You agree to provide us with evidence showing that you are in compliance with the above, reasonably satisfactory to us, upon our request. If we are uncertain regarding the legality of any transaction, we may refuse the transaction or freeze the amount in question while we investigate the matter. You agree to indemnify, defend and hold us harmless from every action, proceeding, claim, loss, cost and expense (including attorney's fees) suffered or incurred by us due to any U.S. or foreign government entity seizing, freezing or otherwise asserting or causing us to assert control over any account or funds in an account of yours (or ours) when purportedly caused by or arising out of your action or inaction. This will apply whether or not such action is ultimately determined to be authorized under the laws of the U.S. or its territories, or of any foreign jurisdiction. We are not required to inquire or determine the authority of any action taken by the U.S. or foreign government entity prior to acceding to any legal process initiated by it.

## Converting Account and Revoking privileges

Without limiting our ability to close your account, we may alternatively convert your account to another type of account or revoke privileges when we consider it appropriate or necessary to do so. For example, we may revoke privileges, or convert your account to another account type if you make frequent transactions on a money market or savings account, if your account frequently has debits against uncollected funds, if your account has excessive deposit activity or if you use a commercial account for consumer purposes.

## Death or Incapacity

You agree to immediately notify us about the death or incapacity of any owner or authorized signer on your account. Until we receive such notice in writing, and have a reasonable opportunity to act on it, we may continue to honor items drawn on your account by the authorized signer(s). We may suspend, refuse, and reverse any transactions or deposits (for example, automatic federal direct deposits of benefit payments belonging to the decedent) if any owner or authorized signer dies or is declared by a court to be incompetent. However, even with knowledge, we may pay checks drawn on the account for ten (10) days after the date of death. Refer to the discussion below regarding the treatment of "Direct Deposits"

## 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 person(s) on whose account it was drawn on.

## Deposit of Preauthorized Drafts

A pre-authorized draft is an arrangement whereby you get authority from a person (a customer usually) to access a deposit account owned by that person to pay a debt that person owes you. You deposit these "drafts" into a deposit account with us, and we collect them from your customers, who may have accounts with us or at other banks. (These "drafts" are checks you create based on information your customer provides you, such as customer's name and account number, and express permission your customer gave you to draw on his account). When you deposit these pre-authorized drafts, you make the following agreements and warranties:

- You have express, verifiable and binding authorization from your customer to access his, her or its account for the amount you ask us to collect;



- You will keep proof of your authorization in retrievable form for not less than two years from the date of the authorization and provide us with proof upon our request;
- We may reverse credit given you for any draft deposited to your account and returned to us regardless of when it is returned or the reason for the return.

#### Deposit Preparation, Sorting, and Endorsements

You agree to properly prepare, sort, and endorse all deposits according to requirements specified in any application user guides and Federal Regulation CC. You agree to indemnify us for any loss we incur that result from your failure to comply with these requirements.

#### Deposits- Truncation, Substitute Checks, and Other Check Images

If you truncate an original check and create a substitute check or other replacement document, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with the time requirements as outlined in your Remote Deposit Capture Agreement with us. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

#### Direct Deposits

If, in connection with a direct deposit plan, we deposit or credit any amount in your account which should have been returned to the state or federal government or any other third party for any reason, you authorize us to deduct the amount from your account or from any other account you have with us without prior notice and at any time, except as prohibited by law. You also authorize us to use any other legal remedy to recover the amount of our liability.

#### 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 (6) or (7) 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. The Notice of Dispute 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 of Dispute Address"). The Notice of Dispute to you will be sent to your address on file with your account. The Notice of Dispute 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 of Dispute 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 of Dispute must give the other party 60 days after receipt of a complete Notice of Dispute (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 of Dispute (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 (7) 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 of Dispute 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 of Dispute and Informal Settlement Conference requirements of paragraph (3).

(5) *Arbitration Procedure:* The arbitration will be governed by the Commercial 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 of Dispute Address. Payment of any AAA filing, administration, case-management, hearing, and arbitrator fees will be handled in accordance with the AAA Rules. 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 (6) 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) *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.

*(7) Coordinated Arbitrations:* If 25 or more claimants submit Notices of Dispute 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 of Dispute, the Informal Resolution Period for the claims and relief set forth in that Notice of Dispute will be extended (including the tolling of any limitations periods) until that Notice of Dispute 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.

*(8) 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.

### Earnings Credit

If an earnings credit accrues on your account, the Bank will periodically apply your accrued earnings credit to eligible Bank fees and expenses (unless the Bank otherwise indicates in writing). The amount of Earnings Credit received each month is based on your Average Collected Balance, multiplied by the current earnings credit rate in effect. The earnings credit rate is determined by the Bank and is set each month based on current market conditions. The rate is subject to change without notice to you. The Bank may debit your account (or any other account you maintain at the Bank) or invoice you for any amount by which the fees and expenses exceed the accrued earnings credit on your account.

### Facsimile or Mechanical Signatures

Many customers use a facsimile or other mechanical signature, including a stamp, referred to herein as ("facsimile signature") to execute agreements, authorize transactions, provide and authorize instructions and to indorse or otherwise complete other documents. If you use any form of facsimile signature in connection with any account, you agree to deliver a sample to us before you begin using it, and to execute and deliver agreements in a suitable form, if we so require. If you use a facsimile signature for any of these purposes, you are responsible for any such transactions, instructions or indorsements that appear to us to bear a signature that resembles the signature of a person authorized to sign on your account. When you use a facsimile signature in connection with any 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 we may rely on facsimile signatures that resemble the appropriate original or any signature specimen given to us and that appears to have been made through an authorized medium, regardless of how the facsimile signature came to be placed on the item. We may rely on facsimile signatures, even if they were placed on agreements, transactions, instructions, items or otherwise without your knowledge or consent. We may pay items bearing facsimile signature, regardless of the persons to whom they are drawn or paid. A facsimile signature that resembles an authorized signer's signature or any facsimile signature specimen is not considered a forgery or an unauthorized signature, and such a facsimile or automated signature shall be effective as your signature or indorsement, without regard





to color variation, whether or not you have been negligent. You further agree to indemnify, defend, and hold us harmless from and against any and all losses, damages, claims, costs or expenses (including attorneys' fees and costs) incurred by us as a result of the unlawful use, unauthorized use, or misuse by any person of any such facsimile signature or the device by which it is affixed. This means that we are not responsible for any misuse of a facsimile signature we believe you authorized.

### Fraud Prevention

Lost or stolen items; unauthorized items

If any of your unissued paper *items* has been lost or stolen, or if you learn that unauthorized *items* are being issued on your account, you agree to notify the Bank at once. To the extent that your failure to so notify the Bank hampers the Bank's ability to prevent loss, the Bank will be relieved of any liability for such *items*. Upon receipt of any such notice, the Bank may at its sole discretion and without any liability to you take one or more of the following actions:

- Close your account and open a new account for you
- Dishonor any paper item you or an authorized signer have indicated may have been lost or stolen (unless you or an authorized signer subsequently have instructed the Bank to honor such an item) or
- Pay any paper item presented for payment on your account, provided you have instructed the Bank to pay such paper item and given the Bank the number of that paper item

If the Bank opens a new account for you and you have authorized a third party to automatically make regular deposits to or withdrawals from your account (such as wire or ACH transfers), the Bank will have no liability to you if you do not receive any regularly scheduled deposit or if a regularly scheduled payment is not made for you due to your failure to notify that third party in a timely fashion of the number of your new account.

### FDIC Insurance

We are a member of the Federal Deposit Insurance Corporation (FDIC). At this time, the standard deposit insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category.

For current information relating to deposit insurance coverage, you may contact the FDIC toll-free at (877) 275-3342 or visit the FDIC website at [www.fdic.gov](http://www.fdic.gov).

### Fees

A schedule of fees associated with our business deposit accounts is provided in our Fee Schedule. The schedule that applies to your account is part of the contract between you and us. You agree to pay the fees we charge, and you give us the right to collect any fees, as earned, directly from any of your account balances.

From time to time we may list fees for some non-account services (such as wires, cashier's checks, travelers' checks and so on) in the Fee Schedule. We may change non-account fees at any time without notice. You can get current information about non-account services and fees that apply at any of our banking offices.

### Force Majeure

Neither party to this *Agreement* will be deemed to be in default of any of its obligations under this *Agreement* if its performance is delayed, hindered, or becomes impossible because of any act of God or of any public enemy, hostilities, war (declared or undeclared), guerilla or terrorist activities, act of sabotage, blockade, earthquake, flood, landslide, avalanche, tremor, ground movement, hurricane, storm, explosion, fire, labor disturbance, riot, insurrection, strike, sickness, accident, civil, commotion, epidemic, act of government or its agencies or officers, power interruption or transmission failure, or any cause beyond the control of either party.

### 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. Nothing herein shall preclude us from exercising any right of set-off or other self-help remedy we might otherwise have, or from closing or suspending any account or service provided to you.



## 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.

## 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 business account, we will ask for your business name, address, and Tax Identification Number (TIN). We will also ask for your name, 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. When you apply for a Sole Proprietor account, we will ask you and any authorized signer 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.

## 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: served in person, by mail, by facsimile transmission, or by other means. 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.

## Limitation of liability; Indemnification

Whether in connection with your account or a service, in no event will either party to this Agreement or its respective directors, officers, employees, or agents be liable to the other party for any special, consequential, indirect or punitive damages, weather any claim is based on contract or tort or whether the likelihood of such damages was known to either party. The forgoing limitation of liability will not apply where expressly prohibited by the laws governing your account. The Bank will not have any liability to you if there are not sufficient available funds in your account to pay your *items* due to actions taken by

- The Bank in accordance with this *Agreement* or
- Any third party

Except to the extent that the Bank fails to exercise ordinary care of breaches this *Agreement*, you agree to indemnify and hold the Bank and its directors, officers, employees, and agents harmless from all claims, demands, losses, liabilities, judgments, and expenses (including their attorneys' fees and legal expenses) arising out of or in any way connected with the Bank's performance under this *Agreement*. You agree that this indemnification will survive the closing of your account and the termination of any *service*.

## Lost/Stolen/Destroyed Cashier's Checks

You do not automatically have the right to stop payment on cashier's checks you purchase from us. If a cashier's check is lost, stolen or destroyed, please contact us for the procedures to obtain reimbursement or have the cashier's check reissued. In general, you must complete a declaration of loss form describing the cashier's check and how it was lost, stolen or destroyed. We will then wait ninety (90) days from the date the check was issued before we pay your claim. If ninety (90) days has already passed, we will act on your claim within a reasonable time. If the check is presented during the ninety (90) day waiting period, we may pay the item to a person entitled to enforce the check. If this happens, we will not pay your claim.

If we determine that any such instrument is presented by or on behalf of a person who may be a holder in due course or who may otherwise have the right to obtain payment of the cashier's check from the Bank, we may, without notice to you, pay the cashier's check, even though you may have paid us a fee to not honor the cashier's check.

## Multiple Signatures

We will have no responsibility for reviewing the number or combination of signatures on an Item drawn on your Account. This means that if you have indicated that one or more signature is required in connection with an Item drawn on your Account, the Bank will have no liability to you if a transaction is conducted on or through your Account contrary to the signature requirements you have specified, provided at least one of the required signatures appears on the Item.





## 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. 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.

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.

### Overdrafts

When we determine that you do not have enough available funds in your account to cover a check or other item, then we consider the check or other item an insufficient funds item. We will either authorize or pay the insufficient item and overdraw your account (an overdraft item) or we will decline or return the insufficient item without payment (a returned item).



We pay overdrafts at our discretion, which means we do not guarantee that we will always, or ever, authorize and pay them. If we overdraw your account to pay items on one or more occasions, we are not obligated to continue to paying future insufficient funds items. Our Schedule of Fees herein for your account explains when we charge you fees for overdrafts and for declined or returned items and the dollar amount of the fees.

#### 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

A Power of Attorney over a Business Deposit Account from an account owner or authorized signer will not be accepted by Axos Bank.

#### Preventing misuse of your account

You agree to take reasonable steps to ensure the integrity of your internal procedures with respect to your account and *items* drawn on your account or deposited to it. To help prevent embezzlement and protect your business assets, the Bank recommends that you:

- Daily online account activity review through Online Banking Services.
- Reconcile statements for your account as you receive them and notify the Bank immediately of any problem.
- Review your transaction activity for unexpected fluctuations. A large fluctuation might indicate embezzlement of fraud.
- Destroy any paper *item* that you do not intend to use.
- Notify the Bank immediately when an authorized signer's authority ends so that his/her name can be removed from all signature cards and online banking access and any cards that the Bank has issued to him/her can be cancelled.
- Do not sign blank paper *items*.
- Secure your supply of paper *items* at all times. Stolen paper *items* are a common method of embezzlement.
- Watch for paper *items* cashed out of sequence or made out to cash. These are classic red flags for embezzlement or fraud.
- Assign responsibilities for your account to multiple individuals. Those who reconcile statements for your account should be different from those who issue *items* drawn on your account.
- Obtain insurance coverage for these risks.

#### 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.

#### Remotely Created Checks and Electronically Created Items

A remotely created check is a writing not signed by the customer that is created by a third party under the purported authority of the customer for the purpose of charging the customer's account with a financial institution. A remotely created check is also known as a demand draft. A remotely created check must contain the customer's account number and may contain the customer's printed or typewritten name, a notation that the customer authorized the draft, or the statement 'no signature required' or words to that effect. An electronically created item is an electronic image resembling a check, created from your information that was not actually derived from an original paper check.

If you voluntarily give information about your account (such as our routing number and your account number) to someone and authorize them to draw against your account, we may charge your account and pay any items, including remotely created checks and electronic



items initiated by the person to whom you gave the information. You also agree that we may pay an electronically created item even though the item was not created from an original paper check, whether presented in the form of a remotely created check or an electronic item. You authorize us to continue to honor items or debits from a payee previously authorized by you, until you instruct us to cease to do so, whether or not the payee is acting within the scope of your initial authorization, subject only to such liability as may be imposed upon us by law. If you want us to stop honoring items from a payee previously authorized by you, you must tell us in writing. Until you notify us that such items are not authorized, we can continue to pay them and will not be liable to you even though the items are not in accordance with any authorization you may have given.

This does not, however, obligate us to honor remotely created checks, electronically created items or similar items or entries. We may refuse to honor remotely created checks, electronically created items or similar items or entries without cause or prior notice, whether or not we have honored or dishonored similar items or entries previously.

You agree that we are under no obligation to verify whether the name and account number shown on the remotely created checks or electronically created items are consistent. If any information on a remotely created check or electronically created item is incomplete, inaccurate, or in error, you agree that we may, at our sole discretion, either pay the remotely created check or electronically created item and charge your account for the check or item as drawn or refuse to honor the check or item and, without prior notice to you, return the check or item unpaid. You further agree to indemnify and hold the Bank harmless for losses resulting from our honoring or dishonoring any such debit.

You further agree not to present remotely created checks or electronically created items for deposit, unless we have given prior express written approval.

#### Restricted Transactions

You acknowledge and agree that "restricted transactions" as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG issued thereunder are prohibited from being processed through your account or any relationship between you and the Bank. In the event we identify a suspected restricted transaction, we may block or otherwise prevent or prohibit such transaction and further we may close the account or end the relationship.

#### Right to Setoff

Subject to applicable law, we may, but are not obligated to, use the funds in your accounts to pay any due and payable debt(s) and obligation(s) that you owe us which are not paid when due. This is referred to as a "setoff." If we exercise this right of setoff, we shall comply with all applicable laws. We will notify you promptly of the action taken. Generally, you agree that all sums in deposit accounts will be subject to our right of setoff for liabilities owed to us by any one or more of the account owners, including any other person who is a joint account owner; or any partnership of which you are a general partner; or any other person or entity with whom you are a co-obligor, or have agreed to act as surety or guarantor, or for whose debts you are liable or may be contingently liable. You authorize us to use account funds to pay your debts and obligations to us even if the setoff results in an early withdrawal penalty or the dishonor of items. If your account is a checking or money market account and if we exercise our right of setoff, our duty to pay any items presented for payment on your account during the business day preceding the day on which the setoff occurs may be terminated, and you agree that we may return those items unpaid. If we do return items, we also will charge you a Non-Sufficient/Uncollected Funds – Returned Item fee for each returned item. See the Fee Schedule herein.

If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we charge the account, including any balances for which we properly accelerated the due date under the note.

We will not be liable for the dishonor of any item or draft when the dishonor occurs because we charge and deduct an amount you owe us from your account. You agree to hold us harmless from any claim arising as a result of our exercise of our right to repayment. This right of setoff does not apply to this account if: (a) it is an IRA or a tax-deferred retirement account; (b) the debt is created by a consumer credit transaction under a credit card plan; or (c) the debtor's right of withdrawal only arises in a representative capacity.

#### 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.

#### Standard of Care

The Bank will meet its standard of care for your account, provided the Bank exercises ordinary care in the transaction at issue. When the Bank takes an item for processing by automated means, "ordinary care" does not require that the Bank examine the *item*. In all other cases, "ordinary care" requires only that the Bank follow standards that do not vary unreasonably from the general standards followed by similarly situated banks. The Bank's policies and procedures are general internal guidelines for the Bank's use and do not establish a higher standard of care for the Bank than is otherwise established by the laws governing your account. A mere clerical error



or an honest mistake will not be considered a failure of the Bank to perform any of its obligations. If the Bank waives any of its rights as to you or your account on one or more occasions, it will not be considered a waiver of the Bank's rights on any other occasion.

### Statements

You will be able to review transactions, including images of the front and back of checks or other instruments drawn on your accounts daily for a period of 18 months through Online Banking services. You should review your transaction history daily to protect your rights, including your right to dispute transactions that you believe are unauthorized, counterfeit, or altered, forged. Because you are in the best position to discover and deter any problem, you agree to promptly review and verify your account transactions as if your transaction history shown online was a traditional periodic statement. The Bank hereby disclaims any responsibility for items and/or transactions debited from your account unless you (1) notify us within a reasonable time not to exceed 30 calendar days of its posting (2) results from a forgery, counterfeit or alteration so clever that a reasonable person cannot detect it or (3) as otherwise provided by law or regulation.

We will make a monthly account statement available to you online only for your checking or savings accounts. If you elect to not receive or review your statement, you are responsible for having access to the information provided in the statement and complying with this section.

**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. Copies of Items Upon written or e-mail request, copies of Items will be provided and we may assess a fee for providing such copies. Please see Schedule of Deposit Fees – Business Banking.

**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.

### 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

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.

### 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 record any of our telephone conversations.

### 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.

### 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".

### Your insurance coverage

It is recommended and many businesses carry special insurance for employee fraud/embezzlement. The Bank reserves the right to require that you file your claim with your insurance company before making any claim against the Bank. In such event, the Bank will consider you claim only after the Bank has reviewed your insurance company's decision, and the Bank's liability to you, if any, will be reduced by the amount your insurance company pays you.

## Checking and Savings Accounts

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 – Business Banking 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).

#### 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.

### Analyzed Business Checking

#### Account Features:

- Non-interest-bearing account
- Offers a range of Treasury Management Services refer to the *Business Account Analysis and Treasury Management Fees*

**Minimum Deposit to Open Account:** \$ 100.00

**Monthly Maintenance Fee:** \$ 15.00

### Basic Business Checking

#### Account Features:

- Non-interest-bearing account
- Bill Pay – Basic
- Online Banking





- Image Statements
- Remote Deposit Anywhere –Up to 60 items (Includes monthly per item processing limitation)
- Unlimited Domestic ATM Fee Reimbursements
- Unlimited transaction Processing (includes debits, credits, and deposited items)
- Two (2) outgoing domestic wire fees reimbursed per month

**Minimum Deposit to Open Account:** None

**Monthly Maintenance Fee:** None

#### Small Business Interest Checking

**Account Features:**

- Tiered Interest-bearing account.
- Tiers are as follows:
  - \$0-\$49,999.99;
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000- \$4,999,999.99
  - > \$5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere –Up to 60 items (Includes monthly per item processing limitation)
- Per- Item Processing Fee: Over 100 items per month \$ .50 each (includes debits, credits, and deposited items)
- Unlimited Domestic ATM Fee Reimbursements

**Minimum Deposit to Open Account:** \$ 100.00

**Monthly Maintenance Fee:** \$10.00 monthly maintenance fee if the Average Daily Balance falls below \$5,000.00

#### Small Business Money Market Account

**Account Features:**

Interest-bearing account

- Tiered Interest Earning Account.
- Tiers are as follows:
  - \$0-\$49,999.99
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000- \$4,999,999.99
  - > \$5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere–Up to 60 items (Includes monthly per item processing limitation)
- Per-Item Processing Fee: Over 20 items per month \$ .30 each (includes debits, credits, and deposited items)

**Minimum Deposit to Open Account:** \$ 1000.00

**Monthly Maintenance Fee:** \$ 10.00 monthly maintenance fee if the Average Daily Balance falls below \$5,000.00

#### Small Business Premium Savings

**Account Features:**

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - \$0-\$23,999.99
  - \$24,000- \$49,999.99
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99





- \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000- \$4,999,999.99
  - > \$5,000,000
- Per-Item Processing Fee: Over 20 items per month \$ .30 each (includes debits, credits, and deposited items)

**Minimum Deposit to Open Account:** None

**Monthly Maintenance Fee:** None

#### Business Savings

**Account Features:**

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - \$0-\$49,999.99
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000- \$4,999,999.99
  - > \$5,000,000
- Per-Item Processing Fee: Over 20 items per month \$ .30 each (includes debits, credits, and deposited items)

**Minimum Deposit to Open Account:** \$ 1000.00

**Monthly Maintenance Fee:** \$ 5.00 monthly maintenance fee if the Average Daily Balance falls below \$2,500.00

#### IOLTA Interest Checking

**Account Features:**

- Interest-bearing account
- Unlimited Check Writing
- Free Visa Debit Card
- Free ATM Card

**Eligibility:** Attorneys Who Practice Law in the State of California

**Minimum Deposit to Open Account:** None

**Monthly Maintenance Fee:** None

#### Non-Profit Money Market

**Account Features:**

- Interest-bearing account
- Tiered Interest Earning Account.
- Tiers are as follows:
  - \$0-\$49,999.99
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000- \$4,999,999.99
  - > \$5,000,000
- Bill Pay
- Image Statements
- Remote Deposit Anywhere
- Per-Item Processing Fee: Over 25 items per month \$ .30 each (includes debits, credits, and deposited items)

**Minimum Deposit to Open Account:** \$ 1000.00

**Monthly Maintenance Fee:** \$ 5.00 monthly maintenance fee if the Average Daily Balance falls below \$2,500.00



## Business Certificate of Deposit (CD)

When you open a Business CD, you agree to keep your funds in the account until the maturity date. You must deposit at least \$1,000 to open a Business CD. We provide a confirmation notice at account funding. 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 Withdrawal Penalty which will substantially reduce the interest earned and could result in the loss of some of the principal. Interest rates on CD Accounts will vary based on the term requested. The interest rate and annual percentage yield (APY) on the CD 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. 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 Business CD's are offered in monthly increments up to five years.

## Maturity Options

Business CD's 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.

## Grace Period

If the Business CD automatically renews, you have 10 calendar 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 CD during the grace period, you will forfeit any interest accrued since the maturity date.

## Early Withdrawal Penalty

On a Business CD account, we will impose a penalty if you withdraw any or all of the principal before the maturity date. 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.

The penalty imposed will be determined by the following schedule based on the number of days in the stated term. 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. We calculate the early withdrawal penalty on the principal amount withdrawn. We withdraw interest before principal. 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.

CD term of 3 thru 5 months, 45 days' loss of interest, accrued or not;  
CD term of 6 thru 11 months, 90 days' loss of interest, accrued or not;  
CD term of 12 thru 23 months, 180 days' loss of interest, accrued or not;  
CD term of 24 thru 35 months, 12 months' loss of interest, accrued or not;  
CD term of 36 thru 47 months, 18 months' loss of interest, accrued or not;  
CD term of 48 months or greater, 24 months' loss of interest, accrued or not.

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.

## Business CDARS® Certificate of Deposit (CD)

The Business CDARS CD provides the ease and convenience to assure all your Business CD's are FDIC insured. When you open a Business CDARS CD, you agree to keep your funds in the account until the maturity date. You must deposit at least \$100,000 to open a Business CDARS CD. We provide a confirmation notice at account funding. 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 Withdrawal Penalty which will



substantially reduce the interest earned and could result in the loss of some of the principal. Please refer to the required CDARS Deposit Placement Agreement for additional terms and conditions.

## Legacy Accounts

Axos Bank is no longer accepting applications for the following products:

### Property Management Money Market Account

#### Account Features:

Interest-bearing account

- Tiered Interest Earning Account.
- Tiers are as follows:
  - \$0-\$49,999.99
  - \$50,000-\$249,999.99
  - \$250,000-\$499,999.99
  - \$500,000-\$699,999.99
  - \$700,000-\$999,999.99
  - \$1,000,000-\$4,999,999.99
  - > \$5,000,000
- Bill Pay
- Image Statements
- ATM/Debit Card Available
- Remote Deposit Anywhere—Up to 60 items (Includes monthly per item processing limitation)
- Per-Item Processing Fee: Over 20 items per month \$ .30 each (includes debits, credits, and deposited items)

**Monthly Maintenance Fee:** \$ 10.00 monthly maintenance fee if the Average Daily Balance falls below \$5,000.00

### Business Checking – MWA

#### Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free Online Banking
- Free eDeposit (Remote Deposit Anywhere)
- Bill Pay
- Image Statements
- Unlimited Domestic ATM Fees Reimbursements

**Monthly Maintenance Fees:** None

### Fraternal Checking – MWA

#### Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free eDeposit (Remote Deposit Anywhere)
- Free Online Banking
- Free Bill Pay
- Image Statements
- Unlimited Domestic ATM Fees Reimbursements

**Monthly Maintenance Fees:** None

### Fraternal Transfer Checking – MWA

#### Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Unlimited withdrawals
- Free Online Banking

**Monthly Maintenance Fees:** None

**Excess Transaction Fee:** \$ 10.00 per item



#### Business Savings – MWA

##### Account Features:

- Simple interest-bearing account
- Variable interest rate account
- Free Online Banking

**Transaction Limits:** 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

**Monthly Maintenance Fees:** None

**Excess Transaction Fee:** \$ 10.00 per item

#### Business Premium Savings – Nationwide

##### Account Features:

- Interest-bearing account
- Tiered interest rate account
- Free Online Banking
- Per-Item Processing Fee: Over 20 items per month \$ .30 each (includes debits, credits, and deposited items)

**Monthly Maintenance Fees:** None

#### Business Checking – Nationwide

##### Account Features:

- Non-Interest-bearing account
- Up to \$10 Domestic ATM Fee Reimbursements

**Monthly Maintenance Fees:** No monthly maintenance fee when you maintain a minimum daily balance of \$3,000.00; or Axos Bank accounts combined to maintain a daily minimum balance \$5,000; otherwise, \$10.00

#### Business Savings – Nationwide

##### Account Features:

- Interest-bearing account
- Free Online Banking

**Transaction Limits:** 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

**Monthly Maintenance Fees:** None

**Excess Transaction Fee:** \$ 10.00 per item

#### Business Money Market – Nationwide

##### Account Features:

- Interest-bearing account
- Tiered interest rate account
- Up to \$10 Domestic ATM Fee reimbursements

**Transaction Limits:** 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

**Monthly Maintenance Fees:** No monthly maintenance fee when you maintain a minimum daily balance of \$1,000.00; otherwise, \$10.00

**Excess Transaction Fee:** \$ 10.00 per item



## 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, 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 Communication (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. For your convenience, this statement is written in a "Question and Answer" format. 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@axosbank.com](mailto:customerservice@axosbank.com)  
Call us toll free at 1-844-773-0647 for loan questions  
or 1-877-247-8002 for Deposit Account questions 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, 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 Deposit Account Fees and Terms 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.



## Electronic Banking Services

### General Rules

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. "Access Device" means your 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 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.

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

### Types of Transactions

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

#### 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 online 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 – Business Banking 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.

Use of Wires or ACH originations through Online Banking will require a Treasury Management Agreement, please contact us at 844-678-2726 or our Relationship Manager for more information from 9:00am - 6:00pm (PT).

#### Telephone Banking

You may use our Voice Response Unit to speak with a banker or to get your account information, transfer funds between your accounts with us. You must have a valid deposit account and PIN to use this system.

#### Online Banking

You may use Online Banking to view your account information, make deposits, transfer funds between your accounts, and make payments from your checking account to third parties. You must agree to the additional disclosures for using additional online services.

#### Mobile Banking

You may use Mobile Banking to make deposits to your accounts. You must agree to the additional disclosures for using Mobile 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 our Business Banking 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.

For additional security:

Mobile app will automatically wipe your login name and password after each logout

SMS Banking will never ask for sensitive customer information

Update your mobile device operating system and security programs

#### [Linked Account Transfer](#)

You may authorize Axos Bank to transfer funds to and from your business accounts with us for excess balances exceeding your established threshold.

#### [Linked Account Transfer Protection](#)

You may authorize Axos Bank to transfer funds to and from your business accounts for overdraft protection.

#### [Transfers](#)

You may transfer funds to your business Savings, Money Market, or Checking Account at the Bank by logging into online banking.

#### [Electronic Transaction Cancellations](#)

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

Log into Online Banking and cancel the future payments using in the Bill Payment section.

Call Customer Service, 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.



### Your Liability for Unauthorized Electronic Funds Transfers

**TELL US AT ONCE** if you believe your 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 1-877-541-2634 to report your ATM/Visa Debit Card lost or Stolen or login to your online banking and send us a secure message.

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 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.

### 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 immediately 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.

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

Telephone Customer Service at 1-877-541-2634, 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 5 business days.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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 VISA network.

For purposes of the business VISA Debit Card, transactions by a business co-owner, a cardholder or person authorized by a cardholder, other person with an interest in or authority to transact business on the account, and/or a transaction that exceeds the authority given by the account owner are not deemed as "unauthorized transactions."

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

If we do not complete a transaction from your business 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.

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 all Access Device issued to you and/or the business.



## Funds Availability

### Your Ability to Withdraw Funds

This policy applies to deposits into accounts that are opened at the Bank. All deposits are processed at Bank's processing facility located in San Diego, CA, and are received either electronically, through the mail, or in person. Please do not mail cash deposits. In the event Bank receives cash deposits, you agree that the 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
- Wire Transfers
- Checks drawn on the Bank (on-us items)

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, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

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.

If you make a deposit using our Remote Deposit Services, funds from these deposits will be available on the 5<sup>th</sup> business day after the day we accept your deposit.

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

### Check Deposits

Checks are available as follows:

Checks: The first \$275 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, \$275 of the deposit is available on Tuesday. The remaining \$425 is available on Wednesday.

If we take longer to make all of the funds from these types of deposits available as disclosed above, we will notify you by 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 \$275 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 \$6,725 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 \$6,725 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 \$6,725 will be available on the seventh (7<sup>th</sup>) 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 \$6,725 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 (7<sup>th</sup>) business day after the day of your deposit.

### 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.



## Fund Transfer Services:

The following provisions apply to funds transfers you send or receive through the Bank, but do not apply to electronic funds transfers governed by Regulation E of the U.S. Federal Reserve Board, known as Wire Transfers. 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.

### Cutoff Times

We have cutoff times for processing payment orders. Cutoff times vary depending on the type of payment order. If the Bank receives your domestic payment order after 12:00 pm (PT), or international payment order after 12:00 pm (PT), or on Saturday, Sunday or federal holiday, it may be processed on the next funds-transfer business day.

### Amending or Canceling Wire Transfers

You may only amend or cancel a payment order prior to the funds transfer being sent by the Bank. If you ask the Bank 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 Wire Transfer

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 first noticed the error 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 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 a Wire Transfers

The Bank may receive instructions to credit funds to your account. We may receive a wire transfers directly from the sender, through a funds transfer system or through some other communications system.



### 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 ACH 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.

### 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.

## 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 Business Deposit Account Agreement and Schedule of Fees, Online Banking Agreement, Electronic Funds Transfer (EFT) Services Agreement, Funds Availability Policy, 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 Online Agreement and Financial Services are accepted by the Bank in the State of California, and is governed by California and Federal law between you and the Bank. Providers may select a state law other than California law to govern matters covered by their specific Provider Documents and the enforcement of this Online Banking Agreement with respect to the Financial Services they provide.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

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 Business Deposit Account Agreement and Schedule of Fees 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.

## Email

Through the use of certain Equipment and/or Software, you can use electronic mail (email) to contact us about inquiries, maintenance and/or problem resolution issues. Email is not a secure method of communication over the Internet and we recommend you do not send confidential information by Internet email. If you would like a secure way to contact us, use the Axos Bank Message Center within Online Banking.

## 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.



## Remote Deposit Anywhere Services

Remote Deposit Anywhere services allows you to make deposits to your accounts with Axos Bank from your Android or Apple devices or using your desktop scanner by sending images of paper checks which will convert into electronic items or Substitute Checks. You will capture digitized images of Items using the software and equipment provided by or through us or other software and equipment acceptable to us, and will ensure that the output files are compatible with the Service. Any software necessary shall be maintained by you, except as the parties may otherwise agree in writing, and must meet technical specifications acceptable to us.

You shall maintain one or more bank accounts at Axos Bank for the crediting of deposits made using this Service. You shall be responsible for training your own employees in the use of the Service. [Check Processing and Requirements](#)

Any image of a check that is transmitted for deposit must accurately and legibly provide all the information on the front and back of the check prior to being scanned. The scanned image of the check transmitted must accurately and legibly provide, the following information: (1) the information identifying the drawer and the paying bank that is preprinted on the check, including complete and accurate MICR information and the signature(s); and (2) Payee information placed on the check prior to the time an image of the check is captured and properly endorsed on the back of the check.

You will submit Items for processing to us that meet the ANSI X9.37 standards for image quality required by Regulation CC, or other standards established by us or applicable law. Our processing of any items that do not meet the image requirements ("Non-qualifying Items") shall not constitute a waiver by us or obligate us to process such Non-qualifying Items in the future. We may discontinue processing of Non-qualifying Items at any time, without cause or prior notice.

You will not attempt to scan and transmit to us any Item which (a) has been a previously truncated and reconverted Substitute Check (any previously truncated and reconverted Substituted Check must be physically deposited with us); (b) has already been transmitted by you.

### Check Endorsement Requirements

You will (a) ensure that Items are endorsed or otherwise processed to permit only financial institutions to acquire rights of a holder in due course in the collection process of Items, (b) handle, process, maintain and destroy original checks, and (c) ensure that no financial institution (depository, collecting or payor), drawee, drawer or endorser receives presentment or return of, or otherwise is charged for an Item or its corresponding electronic Item more than once.

You will use the Service, including the entering, processing and transmittal of Items. In addition, you will provide, at your own expense, an internet connection via a digital subscriber line (DSL) or other connectivity having equivalent or greater bandwidth and all other computer hardware, software, including but not limited to, a Web browser, and other equipment and supplies required to use the Service, all of which must satisfy any minimum requirements or as otherwise acceptable to us. You will provide, or obtain from another party selected by you at your expense, support and maintenance of such internet connection and all other such computer hardware, software, and equipment required to use the Service, including without limitation troubleshooting internet connectivity issues with your internet service provider (ISP), and we will not be responsible therefore.

You shall be responsible for verifying our receipt of your transmission(s) by verifying that deposits have been posted to the appropriate accounts, in addition to cooperating in any investigation and resolving any unsuccessful or lost transmission with us.

You shall be responsible for installing and implementing any changes and upgrades to the Service as required by us within 5 days to ensure compliance with regulatory changes or developments, or to protect the integrity and security of the Service. You will further ensure the equipment for the Service is clean and operating properly, and inspect and verify the quality of images and that the digitized images of Items are legible for all posting and clearing purposes.

### Business Days and Hours

Remote Deposit Anywhere is available Monday through Sunday, 24 hours a day. Deposits will be processed Monday through Friday, excluding Federal Holidays and will post that same day if deposits are received before 3:00 PM (PT); deposits received after 3:00 PM (PT) will be posted the following business day

Items processed for deposit through the Service will be deemed to have been received by us for deposit at the time the electronic Items are actually received and accepted at the location where our designated agent posts the credit to your account. A deposit of electronic Items will be deemed to have been received and accepted by us for deposit when all of the following have occurred: (a) we have preliminarily verified that the image quality of the electronic Items is acceptable to us in our discretion, all Item information is complete and the deposit totals are balanced to the Item information provided for the deposit; and (b) we have successfully performed all further validation routines with respect to the deposit. Each deposit made through Remote Deposit Anywhere Services count as two items; one for a generated deposit ticket and the second for the check. Notwithstanding the foregoing, Items received by us for deposit may be rejected by us in our sole discretion



Items will be processed and ready for presentment by us after we receive all good digitized images and associated data for any given transmission from you. We will use commercially reasonable efforts to present Items or corresponding electronic Items to the applicable Endpoint within a reasonable period of time following such receipt. If an Item is not accepted for deposit, you may then submit the original voided Item for processing or contact the maker to reissue the Item. If you submit the original voided Item for processing, we reserve the right to refuse to process the Item for deposit and presentment to the Payor Financial Institution and may instead require you to have the maker reissue the Item.

It is your responsibility to understand and build into your transmission schedules the appropriate deadlines necessary to meet the availability schedules of Axos Bank. You are further responsible for understanding and building into your transmission schedule the changes in transmission windows required by time changes associated with Daylight Savings Time.

You will be solely responsible for establishing, maintaining and following such security protocols as you deem necessary to ensure that output files transmitted directly to us are intact, secure and confidential until received by us. In addition to your security protocols, you agree to implement Security Procedures that we may offer to verify the authenticity of any output files transmitted to us in your name. If we verify the authenticity of an output file using Security Procedures chosen by you, then you agree that we may rely on and you will be obligated on the output file, whether or not the output file was authorized by you. Also, if an output file was authorized by you, you will be obligated on the output file even if we did not verify its authenticity using the Security Procedures and even if the Security Procedures would have prevented error. You agree that the Security Procedures are intended to verify authenticity and not to detect error.

#### Compliance with Law

Customers agree to use the products and service for lawful purposes and in compliance with laws, statutes, regulations and ordinances pertaining to the services, all laws relating to the banking transactions contemplated hereunder. Customers will only transmit acceptable items for deposit and have the original items in accordance with applicable laws, rules, and regulations. Customers promise to indemnify and hold Axos Bank harmless for any damages, liabilities, costs, expenses (including attorneys' fees) or other harm arising out of any violation thereof. This indemnity will survive termination of the Account and this Agreement.

#### Customer Representations and Warranties

You understand and agree that an item or its corresponding electronic Item that is not paid by a Payor Financial Institution, or is otherwise returned for any reason, will be returned to you and your account charged for the amount of the Item or corresponding electronic Item plus any associated fee as disclosed in our Schedule of Fees – Business Banking herein. Our right to charge your account will apply without regard to whether the Item or corresponding electronic Item is timely returned to us or whether there is any other claim or defense that the Item or electronic Item has been improperly returned to us.

You shall maintain fully qualified, properly trained and experienced administrative staff and employees sufficient to perform your obligations under this Agreement. Your account will be provisionally credited upon our acceptance of electronic Items for deposit which are received by us from you through the Service.

You will create images of Items at your location by use of scanning hardware and software approved or provided by us. You will enter all amounts and any other required information accurately.

The electronic images of Items will be transmitted by you to our authorized processor, over the internet through a web-based interface.

We will maintain the appropriate bank account for you to receive credit and provide other specific information required by us related to the Service. As set forth in this Agreement, all deposits received by us are accepted subject to our verification and final inspection and may be rejected by us at our sole discretion. All deposits are subject to the terms of the Deposit Account Agreement.

You agree to use such communications security software as we may reasonably require in connection with the transmission of output files to us. We may, from time to time, require and change the software required for this purpose, provided such change does not result in any additional license or maintenance fees payable by you.

At any time during the term of this Agreement, we may require in our sole discretion the use of software in connection with the Service. If software is required, we will provide to you a copy of the software. To the extent we require the use of software in connection with the Service; you will implement and use the software, and any applicable materials relating to transmit output files to us.

You acknowledge that (a) your license to any software that may be required for the Service is directly from the software provider, pursuant to the license agreement that appears when any such software is electronically accessed by you or otherwise provided to you, (b) we may provide certain "first level" support to you with respect to the software, but that we will have no responsibility, for maintenance, support, infringement protection, or otherwise, to you with respect to the software, and (c) you will look strictly to the software provider, or its successors, with respect to any issues concerning the software that cannot be satisfactorily resolved with our assistance.



You will use the software solely for the purpose of transmitting output files to us consistent with this Agreement and not for communications with any other party. You will not allow access to the software or the use of the Service by any person other than you, and will not process Items except Items arising from a transaction or obligation between you and your direct payor. You will not process any third-party Items. You represent, agree and warrant to us that (except as otherwise specifically disclosed in writing to us) you are not now engaged, and will not during the term of this Agreement engage, in any business that would result in you being or becoming a "money service business" as defined in the Federal Bank Secrecy Act and its implementing regulations.

For all Items processed by you pursuant to this Agreement, either (a) digitized images will be converted to Substitute Checks and presented for payment to established Endpoints, or (b) Image Exchange Items will be presented for payment through image exchange networks. We may in our sole discretion determine the manner of processing. All such processing and presentment shall be done in accordance with timeframes and deadlines set forth in this Agreement and as otherwise established by us from time to time.

Unless otherwise agreed by you and the Bank, we will process any returned items in accordance with applicable law and the Deposit Account Agreement. In addition to any other rights we may have as regards your accounts, we may hold and use funds in any account following termination of this Agreement for such time as we reasonably determine that any Item or electronic Item processed by us prior to termination may be returned, charged back or otherwise a cause for any loss, liability, cost, exposure or other action for which we may be responsible. Without limitation, you recognize that under the NACHA Rules, the UCC, Regulation CC and the rules of any image exchange network our representations and warranties as regards to electronic Items and Substitute Checks may expose us to claims for several years following processing of the electronic Items or Substitute Checks.

We may at our sole discretion, with or without cause, at any time and from time to time, refuse to process Items or any corresponding electronic Item. We may from time to time establish exposure limitations and assign them to you.

In the event of any Service failure or delays, you acknowledge that you may deposit directly with us any original Items for processing and presentment provided such original Items have not been previously imaged and processed in connection with the Service. In addition, we shall be excused from failing to transmit or delay in transmitting an Item or electronic Item for presentment if such transmittal would result in our having exceeded any limitation upon its intraday net funds position established pursuant to Federal Reserve guidelines or if otherwise violating any provision of any risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority. You may deposit original checks and other Items to any deposit account at Axos Bank in person or in any other manner permitted by agreement between you and the Bank, and you will be responsible for maintaining procedures and facilities to enable you to do so if the Service is unavailable to you.

We may at our sole discretion conduct an on-site inspection, at any time and from time to time, of your place of business to ensure compliance with the provisions of this Agreement.

You make the following additional representations and warranties with respect to each Item processed using the Remote Deposit Service by pursuant to this Agreement (and, if applicable, any corresponding electronic Item): (a) the electronic Item is a digitized image of the front and back of the Item and accurately represents all of the information on the front and back of the Item as of the time you converted the Item to an electronic item; (b) the electronic Item contains all endorsements applied by parties that previously handled the Item in any form for forward collection or return; and (c) all encoding, transfer, presentment and other warranties made under applicable law as we are deemed to make under applicable law, including without limitation those under the UCC, Regulation CC and the rules of any image exchange network; (d) there will be no duplicate presentment of an Item as a digitized image, as a paper negotiable instrument or otherwise and you assume responsibility for any such duplicate presentment of any Item; (e) Files and images transmitted to The Bank will contain no virus or any other disabling features that may have an adverse impact on your network, data, or related systems.

#### Dollar Amounts Limitations

The limitations on dollar amounts of Remote Deposit Anywhere transactions are set forth. The following deposit limits of:

- "Daily Deposit Limit per business day" - \$50,000
- "30Day-Rolling Limit" - \$150,000

#### Deposit Confirmation

Customers will receive a notification confirming receipt of the deposit; such notification does not mean the image contains no errors or that the item has been accepted for deposit.

#### Email Address

Customers will notify the Bank immediately if they change their email address, as this is the email address where notification will be sent.





### Funds Availability

You agree that items transmitted through Remote Deposit Anywhere are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. Funds deposited using Remote Deposit Anywhere will be available the fifth (5<sup>th</sup>) business day after the day of your deposit. The Bank may, but is not required to, make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and other such factors as the Bank, in its sole discretion, deems relevant.

Deposits received before 3:00 PM (PT) Monday through Friday, excluding Federal Holidays, will post that same day. Deposits received after 3:00 PM (PT) will be posted the following business day. It is the sole responsibility of each customer to verify that items deposited using Remote Deposit Anywhere have been received and accepted for deposit. Customers understand that any amount credited for items deposited using Remote Deposit Anywhere is provisional credit and agree to indemnify the Bank against any loss suffered because of acceptance of the remotely deposited check.

### In Case of Errors

In the event there has been an error with respect to any original check or image transmitted to The Bank for deposit. Immediately contact The Bank regarding such error, Monday through Friday, 7:30 am to 6:00 pm (PT.) Telephone Number: 877-247-8002 from 6:00am to 6:00pm (PT) or email customer service through Online Banking.

### Rejection of Deposit

The Bank reserves the right to reject any item for remote deposit for any reason, including but not limited to, rejection of a Substitute Check that was created by another financial institution, customer or any other person. Customers are responsible for any loss or overdraft plus any applicable fees due to an item being returned.

### Returned Checks

If images of checks deposited are dishonored or otherwise returned unpaid by the drawee bank, or are returned by a clearing agent for any reason, including, but not limited, to issues relating to the quality of the image and or duplication. Customer understands and agrees that they maintain the original check or have destroyed the original check and therefore the original check will not be returned. Customers understand that the image will be in the form of a paper reproduction of the original check or a substitute check. Unless otherwise instructed, Customers will not deposit the original check and understand that their account will be charged back the amount of the item returned along with a return item fee.

### Storage and Destruction of Original Check

The original check will be securely stored for a period of 90 days after receipt that the file has been accepted. Within those 90 days the appropriate security measures to ensure that: (i) the information contained on the check(s) are not to be disclosed, (ii) the checks will not be duplicated or scanned more than one time, and (iii) checks will not be deposited or negotiated in any form. This means the original check(s) must be accessible after a file has been accepted by The Bank. After such period expires, the original check will be destroyed using a cross-cut shredder. Customers understand that they are responsible for any loss caused due to their failure to secure the original check(s).

### System Requirements

All customers agree, at their sole expense, to use computer hardware and software that meets all the technical requirements for the proper delivery of deposit and the responsibility for the payment of any and all costs and expenses associated with meeting and maintaining all technical requirements and additional items necessary for the proper use of this service. Customers release the Bank from any and all claims for damages resulting from, or related to, any computer virus or related problems. Axos Bank will not be responsible for or related to defects in or malfunctions to computer hardware or software, or failures of or interruptions in any electrical, telephone, or Internet Services. The following hardware and software is required:

#### Operating System

- Windows Vista
- Windows XP (service pack 2)
- Windows 2000
- Windows 7

#### Mobile Devices

- Apple
- Android

#### Internet Connection

- Broadband (Basic DSL or cable internet)
- Wi-Fi





Cellular Broadband

#### Scanner

Any TWAIN compatible scanner

#### Termination of Service

The Bank may deny, suspend, or revoke access to Remote Deposit Anywhere immediately at our sole discretion without notice. In the event of termination of service, the customer will remain liable for all transactions performed on the account.

#### Unacceptable Deposits

The following items are not permitted for deposit:

- Any item that is stamped with a "non-negotiable" or "void" watermark.
- Any item that contains evidence of alteration to the original information
- Any item issued by a financial institution in a foreign country
- Any item not payable in US Dollars
- Any item that is "stale dated" or "postdated"
- Any third party check, i.e., any item that is made payable to another party
- Any Savings Bonds

Remotely created checks ("Remotely created check" means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn.)

#### Unavailability of Services

Remote Deposit Anywhere may at times be temporarily unavailable due to system maintenance or technical difficulties including those of the Internet service provider and Internet software. In the event that Remote Deposit Anywhere is unavailable, customers may deposit a check by mailing the original check to:

**Axos Bank**  
PO Box 509127  
San Diego, CA 92150-9948



## SCHEDULE OF FEES

### Business Card Services:

|                                                                                       |                |
|---------------------------------------------------------------------------------------|----------------|
| Initial Debit Card/ATM Card (if ordered at account opening)                           | Free           |
| Debit Card/ATM Card replacement with PIN<br>(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

### Statement and Research Services:

|                                                                                                                      |          |
|----------------------------------------------------------------------------------------------------------------------|----------|
| Check copy from archive, per item                                                                                    | \$5.00   |
| Legal Processing                                                                                                     | \$100.00 |
| Research/Reconciliation, per hour, one hour minimum<br>(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   |

### Wire Transfer Services (Customers only)

|                                                      |         |
|------------------------------------------------------|---------|
| Wire Transfers Incoming (Domestic and International) | Free    |
| Wire Transfers Outgoing (Domestic)                   | \$15.00 |
| Wire Transfers Outgoing (International)              | \$50.00 |

### Other Fees:

|                                                                                                            |                                            |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Certified or Overnight Mail – Special Mailing/Rush Delivery Fee                                            | \$10.00 + postage                          |
| Deposited checks (and other items) returned unpaid, per item                                               | \$10.00                                    |
| Check Orders For All Checking Accounts                                                                     | At Cost                                    |
| Check Orders with our assistance<br>(if second occurrence and any thereafter)                              | \$10.00 + cost of checks                   |
| Escheatment Notification                                                                                   | \$2.00                                     |
| Non-sufficient/uncollected funds- Paid or Returned Item (includes checks, ACH and bill payments), per item | \$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 the NSF fee

Updated 07/2025



# 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ALABAMA (01)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HOUSTON COUNTY (069), AL</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 20020</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SHELBY COUNTY (117), AL</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 13820</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ALASKA (02)

| Area Income Characteristics             | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>ANCHORAGE MUNICIPALITY (020), AK</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 11260</b>                        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>          |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>KODIAK ISLAND BOROUGH (150), AK</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                           |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>          |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MARICOPA COUNTY (013), AZ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 38060</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ARKANSAS (05)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ASHLEY COUNTY (003), AR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>BENTON COUNTY (007), AR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 22220</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CHICOT COUNTY (017), AR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ARKANSAS (05)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CRAIGHEAD COUNTY (031), AR</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 27860</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                         | 1                                        | 60               | 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                | 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                |
| <b>CRAWFORD COUNTY (033), AR</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 22900</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CRITTENDEN COUNTY (035), AR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 32820</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                         | 1                                        | 30               | 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                | 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                |



## Loans by County

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ARKANSAS (05)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FAULKNER COUNTY (045), AR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 30780</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GRANT COUNTY (053), AR</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 30780</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>PULASKI COUNTY (119), AR</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 30780</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: ARKANSAS (05)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>SALINE COUNTY (125), AR</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 30780</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>WASHINGTON COUNTY (143), AR</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 22220</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ALAMEDA COUNTY (001), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 36084</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FRESNO COUNTY (019), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 23420</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LAKE COUNTY (033), CA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics         | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>LOS ANGELES COUNTY (037), CA</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 31084</b>                    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>MARIN COUNTY (041), CA</b>       |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 42034</b>                    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MONTEREY COUNTY (053), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41500</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>NAPA COUNTY (055), CA</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34900</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ORANGE COUNTY (059), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 11244</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>RIVERSIDE COUNTY (065), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40140</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SACRAMENTO COUNTY (067), CA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40900</b>                   |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                        | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SAN BERNARDINO COUNTY (071), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40140</b>                       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SAN DIEGO COUNTY (073), CA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41740</b>                  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0003</b>             |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics           | Loan Amount at Origination<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                       | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SAN FRANCISCO COUNTY (075), CA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41884</b>                      |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>        |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics         | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SAN JOAQUIN COUNTY (077), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 44700</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SAN MATEO COUNTY (081), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41884</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 45               | 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                                        | 45               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SANTA CLARA COUNTY (085), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41940</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SONOMA COUNTY (097), CA</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 42220</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>VENTURA COUNTY (111), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 37100</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: COLORADO (08)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ARAPAHOE COUNTY (005), CO</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: COLORADO (08)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DENVER COUNTY (031), CO</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: COLORADO (08)

| Area Income Characteristics       | Loan Amount at Origination<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>JEFFERSON COUNTY (059), CO</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>                  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LARIMER COUNTY (069), CO</b>   |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 22660</b>                  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CONNECTICUT (09)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FAIRFIELD COUNTY (001), CT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 14860</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CONNECTICUT (09)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HARTFORD COUNTY (003), CT</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 25540</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LITCHFIELD COUNTY (005), CT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CONNECTICUT (09)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NEW HAVEN COUNTY (009), CT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35300</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WINDHAM COUNTY (015), CT</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 49340</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: DELAWARE (10)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NEW CASTLE COUNTY (003), DE</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 48864</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SUSSEX COUNTY (005), DE</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41540</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                       | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DISTRICT OF COLUMBIA (001), DC</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: FLORIDA (12)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>COLUMBIA COUNTY (023), FL</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MANATEE COUNTY (081), FL</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35840</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MONROE COUNTY (087), FL</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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: FLORIDA (12)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>PALM BEACH COUNTY (099), FL</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 48424</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>PASCO COUNTY (101), FL</b>      |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 45300</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PINELLAS COUNTY (103), FL</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 45300</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: GEORGIA (13)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BARROW COUNTY (013), GA</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12060</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CHATHAM COUNTY (051), GA</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 42340</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>COLQUITT COUNTY (071), GA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FRANKLIN COUNTY (119), GA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                                          | 120              | 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                |
| <b>GILMER COUNTY (123), GA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>HALL COUNTY (139), GA</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 23580</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                | 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                |

## Loans by County

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

**Agency: OCC - 1**

**State: GEORGIA (13)**

[illegible]

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>COOK COUNTY (031), IL</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 16984</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: KANSAS (20)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ELLIS COUNTY (051), KS</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>JOHNSON COUNTY (091), KS</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 28140</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: KENTUCKY (21)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BOURBON COUNTY (017), KY</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 30460</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                  | 1                                        | 32               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 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                     | 1                                        | 32               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 32               | 0                                    | 0                |
| <b>CARTER COUNTY (043), KY</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 26580</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 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                     | 1                                        | 45               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| <b>HARRISON COUNTY (097), KY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                     | 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                | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>JEFFERSON COUNTY (111), KY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 31140</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>KENTON COUNTY (117), KY</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 17140</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: KENTUCKY (21)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MCLEAN COUNTY (149), KY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 36980</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MERCER COUNTY (167), KY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>OLDHAM COUNTY (185), KY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 31140</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>PENDLETON COUNTY (191), KY</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 17140</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>PIKE COUNTY (195), KY</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                   | 1                                        | 18            | 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                                        | 18            | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| <b>SIMPSON COUNTY (213), KY</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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                                        | 20            | 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             |

## Loans by County

Respondent ID: 0000716456

## Small Business Loans - Originations

**Agency: OCC - 1**

Institution: Axos Bank

State: KENTUCKY (21)

[illegible]

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics          | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                      | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ANNE ARUNDEL COUNTY (003), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 12580</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BALTIMORE COUNTY (005), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 12580</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CALVERT COUNTY (009), MD</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CARROLL COUNTY (013), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 12580</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CECIL COUNTY (015), MD</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 48864</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CHARLES COUNTY (017), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>FREDERICK COUNTY (021), MD</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 23224</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>MONTGOMERY COUNTY (031), MD</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 23224</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics             | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                         | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PRINCE GEORGE'S COUNTY (033), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>          |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>QUEEN ANNE'S COUNTY (035), MD</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 12580</b>                        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>          |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MARYLAND (24)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WASHINGTON COUNTY (043), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 25180</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WICOMICO COUNTY (045), MD</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41540</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WORCESTER COUNTY (047), MD</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41540</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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: MARYLAND (24)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BALTIMORE CITY (510), MD</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 12580</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BARNSTABLE COUNTY (001), MA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12700</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>BRISTOL COUNTY (005), MA</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 39300</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics     | Loan Amount at Origination<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ESSEX COUNTY (009), MA</b>   |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15764</b>                |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>HAMPDEN COUNTY (013), MA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 44140</b>                |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics       | Loan Amount at Origination<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MIDDLESEX COUNTY (017), MA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15764</b>                  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics     | Loan Amount at Origination<br>≤ \$100,000 |                  | Loan Amount at Origination<br>> \$100,000 But<br>≤ \$250,000 |                  | Loan Amount at Origination<br>> \$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|-------------------------------------------|------------------|--------------------------------------------------------------|------------------|-------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                              | Amount<br>(000s) | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NORFOLK COUNTY (021), MA</b> |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>MSA 14454</b>                |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                           |                  |                                                              |                  |                                           |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PLYMOUTH COUNTY (023), MA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 14454</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>SUFFOLK COUNTY (025), MA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 14454</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MASSACHUSETTS (25)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WORCESTER COUNTY (027), MA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 49340</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MICHIGAN (26)

| Area Income Characteristics            | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                        | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>GRAND TRAVERSE COUNTY (055), MI</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                          |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LENAWEE COUNTY (091), MI</b>        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                          |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                | 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                                        | 75               | 0                                                          | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>OAKLAND COUNTY (125), MI</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47664</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WAYNE COUNTY (163), MI</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19804</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MINNESOTA (27)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ANOKA COUNTY (003), MN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>BECKER COUNTY (005), MN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>DAKOTA COUNTY (037), MN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MINNESOTA (27)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HENNEPIN COUNTY (053), MN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>KANDIYOHI COUNTY (067), MN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MINNESOTA (27)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>OLMSTED COUNTY (109), MN</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40340</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SCOTT COUNTY (139), MN</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WASHINGTON COUNTY (163), MN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MINNESOTA (27)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WRIGHT COUNTY (171), MN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33460</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MISSISSIPPI (28)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>COPIAH COUNTY (029), MS</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 27140</b>               |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>LEE COUNTY (081), MS</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MISSOURI (29)

| Area Income Characteristics            | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>CAPE GIRARDEAU COUNTY (031), MO</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 16020</b>                       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>         |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>JACKSON COUNTY (095), MO</b>        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 28140</b>                       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>         |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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                                        | 38            | 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                                        | 38            | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ST. LOUIS COUNTY (189), MO</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41180</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MONTANA (30)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BLAINE COUNTY (005), MT</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GALLATIN COUNTY (031), MT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MISSOULA COUNTY (063), MT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33540</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MONTANA (30)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PARK COUNTY (067), MT</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>PRAIRIE COUNTY (079), MT</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>RICHLAND COUNTY (083), MT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: MONTANA (30)

| Area Income Characteristics         | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SWEET GRASS COUNTY (097), MT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>YELLOWSTONE COUNTY (111), MT</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 13740</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>HALL COUNTY (079), NE</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 24260</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEVADA (32)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CLARK COUNTY (003), NV</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 29820</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0002</b>           |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 95               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%     | 1                                        | 50               | 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                                        | 100              | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 70-80%     | 2                                        | 28               | 0                                                          | 0                | 0                                        | 0                | 2                                                                     | 28               | 0                                    | 0                |
| Median Family Income 80-90%     | 1                                        | 50               | 1                                                          | 210              | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 90-100%    | 2                                        | 42               | 1                                                          | 144              | 0                                        | 0                | 2                                                                     | 42               | 0                                    | 0                |
| Median Family Income 100-110%   | 5                                        | 201              | 1                                                          | 229              | 0                                        | 0                | 3                                                                     | 95               | 0                                    | 0                |
| Median Family Income 110-120%   | 2                                        | 41               | 1                                                          | 149              | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income ≥ 120%     | 6                                        | 172              | 2                                                          | 335              | 0                                        | 0                | 3                                                                     | 48               | 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                    | 22                                       | 779              | 6                                                          | 1,067            | 0                                        | 0                | 10                                                                    | 213              | 0                                    | 0                |
| <b>DOUGLAS COUNTY (005), NV</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                    | 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                | 0                                                                     | 0                | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEVADA (32)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WASHOE COUNTY (031), NV</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39900</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CARSON CITY (510), NV</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 16180</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CARROLL COUNTY (003), NH</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CHESHIRE COUNTY (005), NH</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GRAFTON COUNTY (009), NH</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

| Area Income Characteristics          | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                      | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HILLSBOROUGH COUNTY (011), NH</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 31700</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MERRIMACK COUNTY (013), NH</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ROCKINGHAM COUNTY (015), NH</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40484</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>STRAFFORD COUNTY (017), NH</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 40484</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>ATLANTIC COUNTY (001), NJ</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12100</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>BERGEN COUNTY (003), NJ</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35614</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BURLINGTON COUNTY (005), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15804</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CAMDEN COUNTY (007), NJ</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15804</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CUMBERLAND COUNTY (011), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47220</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ESSEX COUNTY (013), NJ</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35084</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>GLOUCESTER COUNTY (015), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15804</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>HUDSON COUNTY (017), NJ</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MERCER COUNTY (021), NJ</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 45940</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MIDDLESEX COUNTY (023), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35154</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MONMOUTH COUNTY (025), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35154</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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%      | 4                                        | 101              | 0                                                          | 0                | 0                                        | 0                | 3                                                                     | 66               | 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                                        | 101              | 0                                                          | 0                | 0                                        | 0                | 3                                                                     | 66               | 0                                    | 0                |
| <b>MORRIS COUNTY (027), NJ</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35084</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 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                     | 2                                        | 40               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>OCEAN COUNTY (029), NJ</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35154</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PASSAIC COUNTY (031), NJ</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SOMERSET COUNTY (035), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35154</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>SUSSEX COUNTY (037), NJ</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35084</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>UNION COUNTY (039), NJ</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35084</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW JERSEY (34)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>WARREN COUNTY (041), NJ</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 10900</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BERNALILLO COUNTY (001), NM</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10740</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BRONX COUNTY (005), NY</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35614</b>                |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CLINTON COUNTY (019), NY</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>DUTCHESS COUNTY (027), NY</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 39100</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>ERIE COUNTY (029), NY</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 15380</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>KINGS COUNTY (047), NY</b>      |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35614</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>LIVINGSTON COUNTY (051), NY</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 40380</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MONROE COUNTY (055), NY</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40380</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MONTGOMERY COUNTY (057), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NASSAU COUNTY (059), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35004</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>NEW YORK COUNTY (061), NY</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35614</b>                 |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>ONEIDA COUNTY (065), NY</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 46540</b>                 |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>ONONDAGA COUNTY (067), NY</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 45060</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>ORANGE COUNTY (071), NY</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 39100</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>OSWEGO COUNTY (075), NY</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 45060</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PUTNAM COUNTY (079), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>QUEENS COUNTY (081), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>RICHMOND COUNTY (085), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ROCKLAND COUNTY (087), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SARATOGA COUNTY (091), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10580</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics         | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SCHENECTADY COUNTY (093), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10580</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SUFFOLK COUNTY (103), NY</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35004</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NEW YORK (36)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>TOMPKINS COUNTY (109), NY</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 27060</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>ULSTER COUNTY (111), NY</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 28740</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>WARREN COUNTY (113), NY</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 24020</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WESTCHESTER COUNTY (119), NY</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NORTH DAKOTA (38)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BURLEIGH COUNTY (015), ND</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 13900</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CASS COUNTY (017), ND</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 22020</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>MCKENZIE COUNTY (053), ND</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NORTH DAKOTA (38)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MORTON COUNTY (059), ND</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 13900</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>RICHLAND COUNTY (077), ND</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ROLETTE COUNTY (079), ND</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: NORTH DAKOTA (38)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WALSH COUNTY (099), ND</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WILLIAMS COUNTY (105), ND</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OHIO (39)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DELAWARE COUNTY (041), OH</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 18140</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0001</b>            |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>FRANKLIN COUNTY (049), OH</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 18140</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0001</b>            |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OHIO (39)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>MIAMI COUNTY (109), OH</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 19430</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OKLAHOMA (40)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BRYAN COUNTY (013), OK</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CANADIAN COUNTY (017), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 36420</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CARTER COUNTY (019), OK</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OKLAHOMA (40)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DELAWARE COUNTY (041), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GARFIELD COUNTY (047), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 21420</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GRADY COUNTY (051), OK</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 36420</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OKLAHOMA (40)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>LE FLORE COUNTY (079), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MCINTOSH COUNTY (091), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MARSHALL COUNTY (095), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OKLAHOMA (40)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>OKLAHOMA COUNTY (109), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 36420</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 500              | 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                                        | 54               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 100-110%    | 1                                        | 31               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 31               | 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                                        | 85               | 0                                                          | 0                | 1                                        | 500              | 1                                                                     | 31               | 0                                    | 0                |
| <b>OSAGE COUNTY (113), OK</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 46140</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 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                                        | 45               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OKLAHOMA (40)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SEMINOLE COUNTY (133), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SEQUOYAH COUNTY (135), OK</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 22900</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>TULSA COUNTY (143), OK</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 46140</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OREGON (41)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>CLACKAMAS COUNTY (005), OR</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 38900</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CLATSOP COUNTY (007), OR</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>DESCHUTES COUNTY (017), OR</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 13460</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OREGON (41)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>LANE COUNTY (039), OR</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 21660</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LINN COUNTY (043), OR</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10540</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MARION COUNTY (047), OR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41420</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OREGON (41)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>MULTNOMAH COUNTY (051), OR</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 38900</b>                  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>POLK COUNTY (053), OR</b>      |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 41420</b>                  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OREGON (41)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>UNION COUNTY (061), OR</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>WASHINGTON COUNTY (067), OR</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 38900</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: OREGON (41)

| Area Income Characteristics     | Loan Amount at Origination<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br><=\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>YAMHILL COUNTY (071), OR</b> |                                           |               |                                                             |               |                                          |               |                                                               |               |                                |               |
| <b>MSA 38900</b>                |                                           |               |                                                             |               |                                          |               |                                                               |               |                                |               |
| <b>Outside Assessment Area</b>  |                                           |               |                                                             |               |                                          |               |                                                               |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ALLEGHENY COUNTY (003), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 38300</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>BERKS COUNTY (011), PA</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39740</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BUCKS COUNTY (017), PA</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 33874</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CENTRE COUNTY (027), PA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 44300</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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: PENNSYLVANIA (42)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CHESTER COUNTY (029), PA</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33874</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 50               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 50               | 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%        | 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                                        | 180              | 0                                                          | 0                | 0                                        | 0                | 2                                                                     | 80               | 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                                        | 255              | 0                                                          | 0                | 0                                        | 0                | 4                                                                     | 155              | 0                                    | 0                |
| <b>CLEARFIELD COUNTY (033), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 70               | 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                                        | 70               | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>COLUMBIA COUNTY (037), PA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 14100</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CUMBERLAND COUNTY (041), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 25420</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>DAUPHIN COUNTY (043), PA</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 25420</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DELAWARE COUNTY (045), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 37964</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ERIE COUNTY (049), PA</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 21500</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FRANKLIN COUNTY (055), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 16540</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GREENE COUNTY (059), PA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>INDIANA COUNTY (063), PA</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>LANCASTER COUNTY (071), PA</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 29540</b>                  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>LEBANON COUNTY (075), PA</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 30140</b>                  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>LEHIGH COUNTY (077), PA</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10900</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>LUZERNE COUNTY (079), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 42540</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>MONTGOMERY COUNTY (091), PA</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 33874</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>MONTOUR COUNTY (093), PA</b>    |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 14100</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics          | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                      | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NORTHAMPTON COUNTY (095), PA</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 10900</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>PHILADELPHIA COUNTY (101), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 37964</b>                     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PIKE COUNTY (103), PA</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35084</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>TIOGA COUNTY (117), PA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>VENANGO COUNTY (121), PA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics          | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>WASHINGTON COUNTY (125), PA</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 38300</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>WAYNE COUNTY (127), PA</b>        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>WESTMORELAND COUNTY (129), PA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 38300</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>YORK COUNTY (133), PA</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 49620</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: RHODE ISLAND (44)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>NEWPORT COUNTY (005), RI</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39300</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>PROVIDENCE COUNTY (007), RI</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39300</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: SOUTH CAROLINA (45)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>LEXINGTON COUNTY (063), SC</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 17900</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

Respondent ID: 0000716456

## Small Business Loans - Originations

**Agency: OCC - 1**

Institution: Axos Bank

State: SOUTH DAKOTA (46)

[illegible]

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BLOUNT COUNTY (009), TN</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 28940</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>BRADLEY COUNTY (011), TN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 17420</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CAMPBELL COUNTY (013), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 28940</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CLAIBORNE COUNTY (025), TN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>COCKE COUNTY (029), TN</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>CUMBERLAND COUNTY (035), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>DAVIDSON COUNTY (037), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34980</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>DECATUR COUNTY (039), TN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HAMBLEN COUNTY (063), TN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34100</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>HAMILTON COUNTY (065), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 16860</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>KNOX COUNTY (093), TN</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 28940</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MADISON COUNTY (113), TN</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 27180</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MONROE COUNTY (123), TN</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>MONTGOMERY COUNTY (125), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 17300</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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: TENNESSEE (47)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PUTNAM COUNTY (141), TN</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>ROBERTSON COUNTY (147), TN</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34980</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>RUTHERFORD COUNTY (149), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34980</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TENNESSEE (47)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SHELBY COUNTY (157), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 32820</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>SUMNER COUNTY (165), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 34980</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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)**

[illegible]

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TEXAS (48)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CALHOUN COUNTY (057), TX</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA NA</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>COLLIN COUNTY (085), TX</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19124</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>COMAL COUNTY (091), TX</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 41700</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>DALLAS COUNTY (113), TX</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 19124</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TEXAS (48)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>EL PASO COUNTY (141), TX</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 21340</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>GALVESTON COUNTY (167), TX</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 26420</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TEXAS (48)

| Area Income Characteristics      | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>HARRIS COUNTY (201), TX</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 26420</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>HARRISON COUNTY (203), TX</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 30980</b>                 |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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: TEXAS (48)

| Area Income Characteristics     | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>KAUFMAN COUNTY (257), TX</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 19124</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>TARRANT COUNTY (439), TX</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 23104</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: TEXAS (48)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>WALLER COUNTY (473), TX</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 26420</b>               |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: VERMONT (50)

| Area Income Characteristics        | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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) |
| <b>BENNINGTON COUNTY (003), VT</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>CALEDONIA COUNTY (005), VT</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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             |
| <b>LAMOILLE COUNTY (015), VT</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: VIRGINIA (51)

| Area Income Characteristics            | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                        | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FAIRFAX COUNTY (059), VA</b>        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                |
| <b>PRINCE WILLIAM COUNTY (153), VA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47894</b>                       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: WASHINGTON (53)

| Area Income Characteristics       | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SNOHOMISH COUNTY (061), WA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 42644</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: WEST VIRGINIA (54)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>CABELL COUNTY (011), WV</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 26580</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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**

PAGE: 1 OF 1

**Respondent ID: 0000716456**  
**Agency: OCC - 1**

| Memo Item: Loans by Affiliates          |              |               |              |               |
|-----------------------------------------|--------------|---------------|--------------|---------------|
|                                         | 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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 1 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

PAGE: 2 OF 62

**Assessment Area(s) by Tract****Respondent ID: 0000716456****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Axos Bank**

---

|                                      |          |          |          |          |          |          |          |          |          |          |
|--------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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* |          |          |          |          |          |          |          |
| <b>Median Family Income 40-50%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |          |          |          |          |          |          |
| <b>Median Family Income 50-60%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |
| <b>Median Family Income 60-70%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |          |          |          |          |          |          |          |
| <b>Median Family Income 70-80%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |
| <b>Median Family Income 80-90%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |          |          |          |          |          |          |
| <b>Median Family Income 90-100%</b>  |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |          |          |          |          |          |          |          |
| <b>Median Family Income 100-110%</b> |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |          |          |          |          |          |          |          |
| <b>Median Family Income 110-120%</b> |          |          |          |          |          |          |          |          |          |          |
| 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**

PAGE: 3 OF 62

**Assessment Area(s) by Tract****Respondent ID: 0000716456****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Axos Bank**

---

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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 4 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

PAGE: 5 OF 62

**Assessment Area(s) by Tract****Respondent ID: 0000716456****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Axos Bank**

---

**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**

PAGE: 6 OF 62

**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**

PAGE: 7 OF 62

**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**

PAGE: 8 OF 62

**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**

PAGE: 9 OF 62

**Assessment Area(s) by Tract****Respondent ID: 0000716456****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Axos Bank**

---

|                                        |          |          |          |          |          |          |          |          |          |          |
|----------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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* |          |          |          |
| <b>Median Family Income 110-120%</b>   |          |          |          |          |          |          |          |          |          |          |
| 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* |          |          |
| <b>Median Family Income &gt;= 120%</b> |          |          |          |          |          |          |          |          |          |          |
| 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**

PAGE: 10 OF 62

**Assessment Area(s) by Tract****Respondent ID: 0000716456****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: Axos Bank**

---

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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 11 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 12 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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**



**2021 Institution Disclosure Statement - Table 6**

PAGE: 13 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

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

**2021 Institution Disclosure Statement - Table 6**

PAGE: 15 OF 62

**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%**

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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 16 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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%**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 17 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 18 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: Axos Bank**

PAGE: 19 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 20 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 21 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 22 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 23 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 24 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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

**2021 Institution Disclosure Statement - Table 6**

PAGE: 25 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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

**2021 Institution Disclosure Statement - Table 6**

PAGE: 26 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 27 OF 62

**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%**

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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 28 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**



**2021 Institution Disclosure Statement - Table 6**

PAGE: 29 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 30 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 31 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 32 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

PAGE: 33 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

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**

PAGE: 34 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

PAGE: 35 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**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**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 37 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 38 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 39 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 40 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

PAGE: 41 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**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**

PAGE: 42 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

**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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 43 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

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**

PAGE: 44 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Axos Bank**

---

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**

PAGE: 45 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**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**

PAGE: 46 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 47 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 48 OF 62

**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**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 49 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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**

PAGE: 50 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**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**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 51 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**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**

PAGE: 52 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 53 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

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

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 54 OF 62

**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**

PAGE: 55 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**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**

PAGE: 56 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**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**

**2021 Institution Disclosure Statement - Table 6**

PAGE: 57 OF 62

**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**

---

PAGE: 58 OF 62

**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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

PAGE: 59 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

---

**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**

\* denotes no loans made in specified tracts

**Institution: Axos Bank**

---

PAGE: 60 OF 62

**Respondent ID: 0000716456**

**Agency: OCC - 1**

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**

PAGE: 61 OF 62

**Assessment Area(s) by Tract**

**Respondent ID: 0000716456**

**\* denotes no loans made in specified tracts**

**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

**Respondent ID: 0000716456**

**Agency: OCC - 1**

**2021 Institution Disclosure Statement - Table E-1**

PAGE: 1 OF 1

**Error Status Information****Respondent ID: 0000716456****Institution: Axos Bank****Agency: OCC - 1**

| <b>Record Identifier: <sup>11</sup></b> | <b>Total Composite<br/>Records on File</b> | <b>Total Composite<br/>Records Without<br/>Errors</b> | <b>Total Validity<sup>10</sup><br/>Errors</b> | <b>Percentage of<br/>Validity Errors</b> |
|-----------------------------------------|--------------------------------------------|-------------------------------------------------------|-----------------------------------------------|------------------------------------------|
| 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

PAGE: 1 OF 1

Respondent ID: 0000716456  
Agency: OCC - 1

| Memo Item: Loans by Affiliates          |              |               |              |               |
|-----------------------------------------|--------------|---------------|--------------|---------------|
|                                         | 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

\* denotes no loans made in specified tracts

Institution: Axos Bank

PAGE: 1 OF 6

Respondent ID: 0000716456

Agency: OCC - 1

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

PAGE: 2 OF 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

PAGE: 3 OF 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

PAGE: 4 OF 6

## Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

## Institution: Axos Bank

---

|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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

PAGE: 5 OF 6

## Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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* |

PAGE: 6 OF 6

Respondent ID: 0000716456

Agency: OCC - 1

|          |          |          |          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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* |          |          |          |          |          |

|          |          |          |          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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

PAGE: 1 OF 1

## Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

| Record Identifier: <sup>11</sup>        | Total Composite<br>Records on File | Total Composite<br>Records Without<br>Errors | Total Validity <sup>10</sup><br>Errors | Percentage of<br>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

## Small Business Loans - Originations

Institution: Axos Bank

Respondent ID: 0000716456

Agency: OCC - 1

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$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

Respondent ID: 0000716456

## Small Business Loans - Originations

Agency: OCC - 1

Institution: Axos Bank

State: CALIFORNIA (06)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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

PAGE: 1 OF 1

Respondent ID: 0000716456  
Agency: OCC - 1

| Memo Item: Loans by Affiliates          |              |               |              |               |
|-----------------------------------------|--------------|---------------|--------------|---------------|
|                                         | 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

\* denotes no loans made in specified tracts

Institution: Axos Bank

PAGE: 1 OF 7

Respondent ID: 0000716456

Agency: OCC - 1

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

PAGE: 2 OF 7

## 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

PAGE: 3 OF 7

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

PAGE: 4 OF 7

## Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

## Institution: Axos Bank

---

|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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

PAGE: 5 OF 7

## Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

|                               |          |          |          |          |          |          |          |          |          |          |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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

PAGE: 6 OF 7

Assessment Area(s) by Tract

Respondent ID: 0000716456

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Axos Bank

---

|          |          |          |          |          |          |          |          |          |          |          |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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

PAGE: 7 OF 7

Respondent ID: 0000716456

Agency: OCC - 1

---

0006.02

## 2023 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

## Error Status Information

Respondent ID: 0000716456

Institution: Axos Bank

Agency: OCC - 1

| Record Identifier: <sup>11</sup>        | Total Composite<br>Records on File | Total Composite<br>Records Without<br>Errors | Total Validity <sup>10</sup><br>Errors | Percentage of<br>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.