

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

DIVISION OF CORPORATION FINANCE

April 27, 2023

Derrick Walsh Executive Vice President and Chief Financial Officer Axos Financial, Inc. 9205 West Russell Road Suite 400 Las Vegas, NV 89148

Re: Axos Financial, Inc. Form 10-K for Fiscal Year Ended June 30, 2022 File No. 001-37709

Dear Derrick Walsh:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance Office of Finance