

## Section 1: 8-K (8-K)

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## FORM 8-K

### CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 26, 2018



### Bofi Holding, Inc.

(Exact name of registrant as specified in its charter)

**Delaware**

(State or other jurisdiction of  
incorporation)

**000-51201**

(Commission File Number)

**33-0867444**

(IRS Employer Identification  
Number)

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

(Address of principal executive offices)

**92122**

(Zip Code)

Registrant's telephone number, including area code: **(858) 350-6200**

**Not Applicable**

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

- Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

## Item 7.01 Regulation FD Disclosure

On July 26, 2018, BofI Federal Bank (“BofI” or “Bank”), the banking subsidiary of BofI Holding, Inc. (NASDAQ: BOFI) (the “Registrant”), issued a press release announcing the Bank entered into an agreement with certain subsidiaries of H&R Block, Inc. A copy of the press release is attached hereto as Exhibit 99.1.

This Form 8-K and the copy of the press release attached hereto as Exhibit 99.1 shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (“Exchange Act”), nor shall it be incorporated by reference into a filing under the Securities Act of 1933, as amended (“Securities Act”), or the Exchange Act, except as expressly set forth by specific reference in such a filing. The furnishing of the information in this report is not intended to, and does not, constitute a determination or admission by the Registrant that the information in this report is material or complete, or that investors should consider this information before making an investment decision with respect to any security of the Registrant or any of its affiliates. The information is presented as of July 26, 2018, and the Registrant does not assume any obligation to update such information in the future.

## Item 9.01 – Financial Statements and Exhibits

(d) Exhibits.

<u>Exhibit</u>	<u>Description</u>
99.1	<a href="#">Press Release dated July 26, 2018 for H&amp;R Block, Inc. Agreement</a>

## SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BofI Holding, Inc.

Date: July 26, 2018

By: /s/ Andrew J. Micheletti

Andrew J. Micheletti

EVP and Chief Financial Officer

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## Section 2: EX-99.1 (EXHIBIT 99.1)



### **BofI Federal Bank Announces Renewal of H&R Block®-Branded Refund Advance Product for 2019 Tax Season**

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San Diego, CA - (Business Wire) - July 26, 2018 - BofI Federal Bank ("BofI"), the nationwide banking subsidiary of BofI Holding, Inc. (NASDAQ: BOFI), has renewed its agreement with H&R Block to be the exclusive provider of interest-free Refund Advance loans to their customers during the 2019 tax season.

BofI will originate and fund all of H&R Block's interest-free Refund Advance loans to tax preparation clients for the 2019 tax season. BofI will perform the credit underwriting, loan origination, funding, and loan servicing associated with the interest-free Refund Advance loan in the upcoming tax season and receive fees from H&R Block for providing those services. This will be the second year that BofI will be the exclusive provider of interest-free Refund Advance loans to H&R Block's customers.

#### **About BofI Holding, Inc. and BofI Federal Bank**

BofI Holding, Inc. is the holding company for BofI Federal Bank, a nationwide bank that provides financing for single and multifamily residential properties, small-to-medium size businesses in target sectors, and selected specialty finance receivables. With approximately \$10 billion in assets, BofI Federal Bank provides consumer and business banking products through its low-cost distribution channels and affinity partners. BofI Holding, Inc.'s common stock is listed on the NASDAQ Global Select Market under the symbol "BOFI" and is a component of the Russell 2000® Index, the S&P SmallCap 600® Index, and the KBW Nasdaq Financial Technology Index. For more information on BofI Federal Bank, please visit [bofifederalbank.com](http://bofifederalbank.com).

#### **Forward-Looking Safe Harbor Statement**

*This press release contains forward-looking statements that involve risks and uncertainties, including without limitation statements relating to BofI's financial prospects and other projections of its performance and asset quality, BofI's ability to grow and increase its business, diversify its lending, the outcome and effects of pending class action litigation filed against the Company, and the anticipated timing and financial performance of new initiatives. These forward-looking statements are made on the basis of the views and*

*assumptions of management regarding future events and performance as of the date of this press release. Actual results and the timing of events could differ materially from those expressed or implied in such forward-looking statements as a result of risks and uncertainties, including without limitation changes in interest rates, inflation, government regulation, general economic conditions, conditions in the real estate markets in which we operate and other factors beyond our control. These and other risks and uncertainties detailed in Bofl's periodic reports filed with the Securities and Exchange Commission could cause actual results to differ materially from those expressed or implied in any forward-looking statements. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release. All forward-looking statements are qualified in their entirety by this cautionary statement, and Bofl undertakes no obligation to revise or update any forward-looking statements to reflect events or circumstances after the date of this press release.*

Contact:

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