

BofI Holding, Inc.
Form 8-K
August 18, 2005

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: August 18, 2005
(Date of earliest event reported)

BofI Holding, Inc.
(Exact name of registrant as specified in its charter)

DE
(State or other jurisdiction
of incorporation) 000-51201
(Commission File Number) 33-0867444
(IRS Employer
Identification Number)

12777 High Bluff Drive #100, San Diego, CA
(Address of principal executive offices) 92130
(Zip Code)
858-350-6200
(Registrant's telephone number, including area code)

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:

- 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))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02. Results of Operations and Financial Condition

Year End Earnings Release

Item 9.01. Financial Statements and Exhibits

(a) Financial statements:

None

(b) Pro forma financial information:

None

(c) Exhibits

99.1 Press Release of BofI Holding, Inc. dated August 18, 2005

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.

Dated: August 18, 2005

BOFI HOLDING, INC.

By: /s/ Gary Lewis Evans

Gary Lewis Evans

President & CEO

Exhibit Index Exhibit No. Description 99.1 Press Release of BofI Holding, Inc. dated August 18, 2005