



BoFI Holding, Inc. Named Best Public Thrift for 2015

Company Release - 5/5/2016 9:00 AM ET

BoFI Retains Top Ranking for 4th Consecutive Year

SAN DIEGO--(BUSINESS WIRE)-- BofI Holding, Inc. (NASDAQ: BOFI) ("the Company"), parent of BofI Federal Bank, announced today that it was recognized by SNL Financial as the top thrift for 2015, retaining the top ranking for a fourth consecutive year.

SNL Financial ranks the 100 largest public thrifts using six financial metrics that focus on return on average assets ("ROAA"), return on average tangible common equity, efficiency ratio, median three-year growth rate in tangible book value per share ("TBVPS"), nonperforming loans-to-total loans and net charge-offs to average loans for the 12-month period ended December 31, 2015. Among these metrics, BofI ranked first in efficiency ratio, second in TBVPS growth and third in ROAA.

"We are honored to learn of BofI's ranking by SNL Financial as the top performing large thrift in the United States. This is the fourth consecutive year we have been ranked number one and the eighth consecutive year being ranked in the top five," stated Greg Garrabrants, President and Chief Executive Officer of BofI Holding, Inc. "We believe we have the right business model to continue to generate industry leading profitability and have invested heavily in innovation, people, technology and risk infrastructure to ensure that we can execute our strategy over the long-term. We are grateful to our customers, employees and shareholders for the support they have provided in our continued success."

SNL Financial is a leading provider of financial information on more than 6,500 public companies and 50,000 private companies in the business sectors critical to the global economy: Banking, Financial Services, Insurance, Real Estate, Energy, Metals & Mining, and Media & Communications. The SNL information service integrates breaking news, comprehensive data and expert analysis into an electronic database available online and updated around the clock. For more information, visit www.snl.com.

About BofI Holding, Inc.

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 \$7.7 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 and the S&P SmallCap 600® Index. For more information on BofI Federal Bank, please visit 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 recently filed against the Company, and the anticipated timing and financial performance of offerings, initiatives or acquisitions. 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 BofI'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 BofI undertakes no obligation to revise or update any forward-looking statements to reflect events or circumstances after the date of this press release.

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Source: BofI Holding, Inc.