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BofI Holding, Inc. Form 8-K August 09, 2012 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): August 9, 2012

BofI HOLDING, INC.

(Exact name of registrant as specified in its charter)

Delaware 000-51201 33-0867444

(State or other jurisdiction of (Commission File Number) (IRS Employer Identification

incorporation) (Commission The Number)

12777 High Bluff Drive, Suite 100, San Diego, CA 92130 (Address of principal executive offices) (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):

o Written communications pursuant to Rule 425 under the Securities Act

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act

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

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Item 2.02 Results of Operations and Financial Condition

On August 9, 2012, Boff Holding, Inc. (the "Registrant"), parent of Boff Federal Bank, issued a press release announcing unaudited earnings for the fourth quarter and fiscal year ended June 30, 2012. A copy of the press release and unaudited financial schedules are set forth as Exhibits 99.1 and 99.2 respectively, and are incorporated by reference in this Item 2.02.

Pursuant to General Instruction B.2 of Form 8-K, the information in this Item 2.02 of Form 8-K, including Exhibits 99.1 and 99.2, are being furnished pursuant to Item 2.02 and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise be subject to the liabilities of that section, nor is it incorporated by reference into any filing of the Registrant under the Securities Act of 1933 or the Securities Exchange Act of 1934, whether made before or after the date hereof, regardless of any general incorporation language in such filing.

Item 9.01 - Financial Statements and Exhibits

(d) Exhibits.Exhibit Description_99.1 Press Release of BofI Holding, Inc. dated August 9, 201299.2 Financial Schedules

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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: August 9, 2012

By: /s/ Gregory Garrabrants

Gregory Garrabrants

President and Chief Executive Officer