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Grinberg Paul Form 4											
August 12, 2011											
FORM 4	UNITED	статес	SECU	DITIES	AND I	TV	CHANCI	E COMMISSION	т	PPROVAL	
	UNITED	SIAILS							OMB Number:	3235-0287	
Washington, D.C. 20549 Check this box if no longer CTLA TED VENTE OF CHANCES IN DENERICIAL ON ONE OF C									Expires:	January 31, 2005	
subject to STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP (subject to SECURITIES Section 16. SECURITIES Form 4 or Filed pursuant to Section 16(a) of the Securities Exchange Act of 193									Estimated burden hor response		
obligations may continue. See Instruction 1(b).											
(Print or Type Respon	nses)										
			2. Issuer Name and Ticker or Trading Symbol BofI Holding, Inc. [BOFI]				-	5. Relationship of Reporting Person(s) to Issuer			
				U.	-	-]	(Check all applicable)			
(Last) (First) (Middle) 3. Date of Ea (Month/Day/				f Earliest Transaction Day/Year)X_ Director					10% Owner		
C/O ENCORE CAPITAL GROUP (INC, 8875 AERO DRIVE, SUITE 200			08/10/2011				Officer (giv below)	te title Oth below)	ner (specify		
				If Amendment, Date Original led(Month/Day/Year)			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 				
SAN DIEGO, CA	A 92123							Person	wore than one K	epotting	
(City) ((State)	(Zip)	Tab	ole I - Non	-Derivat	ive	Securities A	Acquired, Disposed	of, or Beneficia	ally Owned	
	ansaction Date th/Day/Year)		Date, if	3. Transacti Code (Instr. 8) Code V	Dispos (Instr.	red sed 3, 4	(A) or of (D)	Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Reminder: Report on	a senarate line	for each cl	ass of sec	urities ben	eficially	owr	ned directly	or indirectly			
reeninger, report on	i a soparato inic				Per info rec	rsoi orm juir pla	ns who re nation con ed to resp ys a curre	spond to the colle tained in this form ond unless the fo ently valid OMB co	n are not rm	SEC 1474 (9-02)	
	Tabl						posed of, or convertible	r Beneficially Owner securities)	I		

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of	8. Pr
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onof Derivative	Expiration Date	Underlying Securities	Deriv

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Security (Instr. 3)	or Exercise Price of Derivative Security		any Code (Month/Day/Year) (Instr.				(Month/Day/Year)		(Instr. 3 and 4)		Secu (Inst
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Restricted Stock Units (1)	<u>(2)</u>	08/10/2011		А	5,500		(3)	(3)	Common stock	5,500	\$

Reporting Owners

Reporting Owner Name / Address	Relationships						
hepotalg o have talled the cost	Director	10% Owner	Officer	Other			
Grinberg Paul C/O ENCORE CAPITAL GROUP INC 8875 AERO DRIVE, SUITE 200 SAN DIEGO, CA 92123	х						
Signatures							
Andrew J. 08/12/2011 Micheletti							

<u>**</u>Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Grant to the reporting person on August 10,2011, of restricted stock units ("RSUs") under the BofI Holding, Inc. 2004 Stock Incentive Plan in connection with the reporting person's service as a member of the Board of Directors of BofI Holding, Inc.
- (2) Each RSU represents a contingent right to receive one share of BofI Holding, Inc. common stock. The RSUs are accompanied by dividend equivalent rights.
- (3) The RSUs vest over three years, one-third on each anniversary of the grant date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.