

Q: On the \$3.8bn single-family loan portfolio, can BOFI break out the FICO scores by bands/segments? (as of 3/31/17). If not, why not?

*A: We obtain FICO scores for all of our single family borrowers but don't break out the FICO scores by bands/segments because it's not a required disclosure. We provide LTV bands for both our single family mortgage and multifamily loans while most of the other banks do not provide that level of detail for any of their loan categories.*

*On our third quarter 2017 earnings call, we stated that "We do not have risks hidden in the tails of our single or multifamily portfolios. At March 31, 2017, approximately 55% of our single family loans are under 60% LTV, 36% are between 60% and 70%, 7% are between 71% and 75%, and 1% of our single family loans have a loan to value between 76% and 80%, and less than 1% have LTVs greater than 80%. Approximately 63% of our multifamily loans are under 60% LTV, 31% are between 60% and 70%, 5% are between 70% and 75%, and less than 1% of our multifamily loans have a loan to value above 75%."*