



Gary Lewis Evans Principal  
[GLE@DFIN.com](mailto:GLE@DFIN.com) San Diego CA  
858.210.0486



Founded 1996

## Who is Gary Lewis Evans?

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**Banker 1971, Internet Banker FinTech since 1994**, Seeking a position as 1) Fractional or Executive CEO, CFO, COO or 2) Receiver / BK Trustee – Looking for a Challenge. I will outwork most employees

**Bank Due Diligence**, for a purchaser, or real estate loan due diligence or loan pool purchase.

**Three IPOs: 1) 1982** Team Member Analyst 6<sup>th</sup> Largest S&L, NYSE, **2) 2005** Bank of Internet W.R. Hambrecht Unique Option IPO, NASDAQ **3) 2023** Director Chair Audit Com. CyberCatch, Reverse Merger with a SPAC in Canada TSX.V

**Education:** BS CSUN Business Finance, MS CSUN Finance, Fellow in Financial Analyst Federation

**Proven & Experienced:** Innovator, financial expert, low-cost operator, risk manager, Fintech developer.

**Pioneered Internet banking and community bank nationwide lending as** President of La Jolla Bank in 1994 then initial founder and CEO of BofI in 2000 (Name changed to AXOS in 2018).

**How I led BofI Holding, Inc. & Revolutionized the Banking Industry Almost 20 Years Ago -- The Motley Fool** <https://www.fool.com/investing/general/2014/07/22/how-bofi-holding-revolutionized-the-banking-indust.aspx>

**San Diego Finalist, Ernst & Young Entrepreneur of the Year Award** for successfully growing and innovating at Bank of Internet – BofI has always been a profitable and the fastest-growing bank.

**DFIN** has served as my R&D and consulting business since 1996 when I am not working at a business. BofI and DigitU were spun out of DFIN. My current R&D work is on Web 3 banking and payments.

**1997, the prestigious publisher, McGraw Hill**, published **The Financial Institutions Internet Sourcebook**, co-authored by Gary Lewis Evans - McGraw Hill's first Financial Internet book.

**MBS Investment Strategy and Tactics**, Published by Sheshunoff Information Services 1989. I addressed many of the issues that caused the failure of SVB and Signature Bank.

**2004**, presented “**Old-fashioned banking in a high tech medium: internet-only banks**” Annual Bank Structure Conference, FRB Chicago. Few accounts at BofI were uninsured.

**Active in multiple startup Banks**, a Manufactured housing business, a home builder S&L service corp. and two successful IPOs, including a unique auction IPO in 2005 at BofI

**Failed or Failing Banks:** Managed four, rescued one, performed due diligence on two banks for purchase – gaining control of and fixing problems is almost as much fun as innovating new products.

**Bank Rescue Stamford Connecticut** - I led the purchase of a bank that became Stamford Federal in Stamford Connecticut in the early 1990s. I set up the bank, changed locations and I Served as a Director

**Due diligence:** Three operating banks, Bank branches, and > 1 billion+ in real estate loans purchased.

**Service on San Diego non-profit boards**, including Chairman, American Red Cross, Treasurer San Diego Mid-Cities Development Corporation, San Diego Hospice, Salvation Army, and Treasurer, San Diego NHS