



Gary Lewis Evans Principal
GLE@DFIN.com San Diego CA
 858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans

Gary Lewis Evans

San Diego and Indian Wells, California, United States

GLE@DFIN.com 858.210.0486 [linkedin.com/in/garyevans](https://www.linkedin.com/in/garyevans)

Summary



Commercial and Savings banker since 1971 and I have specialized in digital finance since 1994. I continue to research digital finance at WWW.DFIN.com. Both Bank of Internet and DigitU (Later sold) were successful and spun out of DFIN. My current research and development is on digital currency and non-fungible digital assets for a new financial system and the Metaverse.

Furthering banking design and technology to the next generation is what I do. In 1994 I created a Challenger Bank as President of La Jolla Bank, in 2000 I was a founder, model architect, and CEO of a Neo-Bank, known as Bank of Internet (Bofi, the name changed to AXOS (AX) in 2018).

The Future: In the early nineties, I began my digital finance research and development. La Jolla Bank Internet banking in 1994 was the first phase. In 2000 Bofi was the second phase that went online on July 4, 2000. In this third phase, DFIN is working on a new “Financial Ecosystem” that we are designing to be the first global Challenger Financial System for the Metaverse, a form of DeFi

Many believe that a new financial system that is safe but outside of a bank charter is impossible. Failures in Distributed Finance (DeFi) have added to the concern. After years of R&D, DFIN will prove them wrong with our banker-conceived version of DeFi and Stable Coins.

Publications

1997, McGraw Hill published The [Financial Institutions Internet Sourcebook](#), co-authored by Gary Lewis Evans

MBS Investment Strategy and Tactics, Published by Sheshunoff Information Services 1989

Honors & Awards

2008, Finalist in the Ernst & Young Entrepreneur of The Year Award - EY - Ernst & Young



Gary Lewis Evans Principal
GLE@DFIN.com San Diego CA
858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans

In 2008, I was a finalist in the Ernst & Young Entrepreneur of The Year Award for the founding and growth of the Bank of Internet USA. (2018 Name Changed to AXOS Bank)

Fellow – Financial Analyst Federation - CFA Level 2 Charlottesville Virginia

Experience

DFIN - Decentralized Finance - Web 3.0 – Digital Real Estate

DFIN - Decentralized Finance - Web 3.0

Dec 1996 - Present

DFIN.com = Providing Digital Financial Insight and R&D Since 1996. Bank of Internet (BofI) and Digital University, Inc. Training for Banking Professionals was spun out of DFIN.

Director CyberCatch - Cyber Security

CyberCatch

Jun 2021 - Present: The CyberCatch platform helps you implement the necessary controls, then the platform automatically and continuously tests the controls to find control failures so you can fix them promptly and stay safe from attackers. All of this without you having to break the bank.

Premium Domain Name Investor Since 1995

Domain Names and Other Non-Fungible Assets

Dec 1995 – Present Premium Domain Name Investing Since 1995. Names Included DFIN, BankofInternet, BofI, Digitlord, UsedCarSales, PetSales etc. <http://www.dfin.com/leasing.htm>



Gary Lewis Evans Principal
 GLE@DFIN.com San Diego CA
 858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans



PDNB President & CEO

Palm Desert National Bank

May 2010 – April 2011 (11 months)

Operating Under a C&D when I was hired, Sold Branches and Prepaid Card Business

✕ Founder, President & CEO Axos Bank

Axos Bank – Originally Bank of Internet USA

By Spencer Naake – Jul 22, 2014, at 4:49PM **How 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>

May 1999 - May 2010 (11 years 1 month)

Bank of Internet USA, (NASD BofI), Named changed to NYSE AXOS in 2018, opened July 4, 2000, after 4+ years of planning, design, and build. As founder, BofI was my second successful step to adapt banking to the new digital economy. We banked customers in all fifty states, were profitable in 14 months and we focused on a full line of deposit and consumer loan products. We built a strong lending culture and built most lending systems in house. This included second mortgage products and auto loans that were generated and processed online with lending technology that we built.

BofI has always been the most successful Internet banking model. Even early in the build we outperformed peers at lower levels of risk. Today BofI is more efficient and profitable than most if not all but a few banks.

Having created a new vision for banking I had to work with staff on all aspects of the design and build. Designing and re-designing the staff process and workflow is as important as the technology. This includes teaching staff. My involvement in the BofI build included the product design and monitoring of the staff for all technology outside of the core banking system. This included fraud



Gary Lewis Evans Principal
 GLE@DFIN.com San Diego CA
 858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans

control, CRM, deposit processing, a full array of loan processing and underwriting systems and marketing technology.

BofI prospered when most pure-play Internet banks failed and unlike most banks, our strategy and tactics prepared us to prosper from the Great Recession. We were the embodiment of Warren Buffett’s advice to “Be fearful when others are greedy and be greedy when others are fearful”. We had minimal loan problems, and our agency MBS allowed us to prosper after the recession started.



LJB President & CEO

La Jolla Bank

Jun 1988 - Jun 1996 (8 years 1 month)

Approximately two years after Bank opening, I was selected as the third President, CEO and Director. La Jolla Bank has the distinction of being one of the first banks on the Internet in 1994.

La Jolla Bank grew under my direction into a multi-state lender and depository that specialized in construction and income property lending. I led the purchase of Stamford Federal in Stamford Connecticut in the early 1990s. The banks had common ownership and I Served as a Director of both banks

RFS&L President & CEO

Owners were convicted of 33 counts of bank fraud – Each Faced over 100 years in prison

<https://www.upi.com/Archives/1989/10/05/Former-owners-of-Ramona-Savings-convicted-of-fraud/7937623563200/>

Ramona Federal Savings 1986 - 1988

Ramona Savings was founded in 1926 and sold to developers in the early 1980s. Ramona failed within a few years of new ownership in one of the largest Thrift Failures in Orange County history at the time. Non-earnings assets exceeded 90% and the books were out of balance.

The fraud was extensive. I was brought in for the cleanup and establish sound books, reduce costs, gain possession of, and liquidate the REO. This was all achieved. The Bank was prepared for eventual



Gary Lewis Evans Principal
GLE@DFIN.com San Diego CA
858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans

sale. Loan servicing was sold, some of the property was liquidated, and bank legal issues were mostly cleared, and the bank was sold.

MFS&L - CFO For Bank and Home Builder Subsidiary



Marina Federal Savings

1973 - 1981 (9 years)

Marina Federal was an eight branch Savings and Loan based in Torrance, California. We also owned Urban Reconstruction Corporation, a home builder. We were one of the few California thrifts that was profitable in the high interest rates of 1981. This can be directly attributed to our MBS options trading and high liquidity strategy in anticipation of inflation and high-interest rates of the late seventies and early eighties.

As CFO I also actively managed what became the largest GNMA MBS portfolio in West Coast banking at the time.

Independence Bank



Encino CA

1971 - 1973 (2 years)

Great on the Job Bank Training including my first technology project ie: how can the bank save money by sorting paper checks in house

Community Activity



Gary Lewis Evans Principal
GLE@DFIN.com San Diego CA
858.210.0486

Founded 1996

Detailed Resume Gary Lewis Evans

Service on San Diego Non-Profit or City Boards, including Chairman, American Red Cross, Treasurer San Diego Mid-Cities Development Corporation, San Diego Hospice, Salvation Army, and Treasurer, San Diego NHS

Education



California State University, Northridge

BS & MS, Business Finance

1969 - 1973

MESBIC Participant – Minority Enterprise Small Business Investment Corp.



Los Angeles Pierce College

Associate degree, Business Administration and Management

1967 – 1969

Contact Gary Lewis Evans GLE@DFIN.com 858.210.0486

LinkedIn Bio <https://www.linkedin.com/in/garyevans/>