

**FEDERAL DEPOSIT INSURANCE CORPORATION**  
Washington, D.C. 20429

**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): December 3, 2018

**FIRST REPUBLIC BANK**

(Exact name of registrant as specified in its charter)

**California**  
(State or other jurisdiction  
of incorporation)

**80-0513856**  
(I.R.S. Employer  
Identification No.)

**111 Pine Street, 2nd Floor**  
**San Francisco, CA 94111**  
(Address, including zip code, of principal executive office)

**Registrant's telephone number, including area code: (415) 392-1400**

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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 7.01 Regulation FD Disclosure**

Pursuant to Regulation FD, First Republic Bank (“the Bank”) hereby furnishes to the Federal Deposit Insurance Corporation (“FDIC”) additional slides that the Bank will present to analysts and investors on or after December 3, 2018. The slides are attached hereto as Exhibit 99.1 and are supplemental slides to the Bank’s investor presentation deck (October 2018), previously furnished to the FDIC on October 12, 2018 and made available on the Bank’s website at [firstrepublic.com](http://firstrepublic.com). The supplemental slides will also be available on the Bank’s website.

The information furnished by the Bank pursuant to this item, including Exhibit 99.1, shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, (the “Exchange Act”) or otherwise subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act.

**Item 9.01 Financial Statements and Exhibits**

**(d) Exhibits**

99.1 Supplemental slides presented by First Republic Bank to analysts and investors on or after December 3, 2018.

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: December 3, 2018.

First Republic Bank

By: /s/ Michael J. Roffler  
Name: Michael J. Roffler  
Title: Executive Vice President and  
Chief Financial Officer

## EXHIBIT INDEX

<b><u>Exhibit Number</u></b>	<b><u>Description</u></b>
Exhibit 99.1	Supplemental slides presented by First Republic Bank to analysts and investors on or after December 3, 2018.

Exhibit 99.1

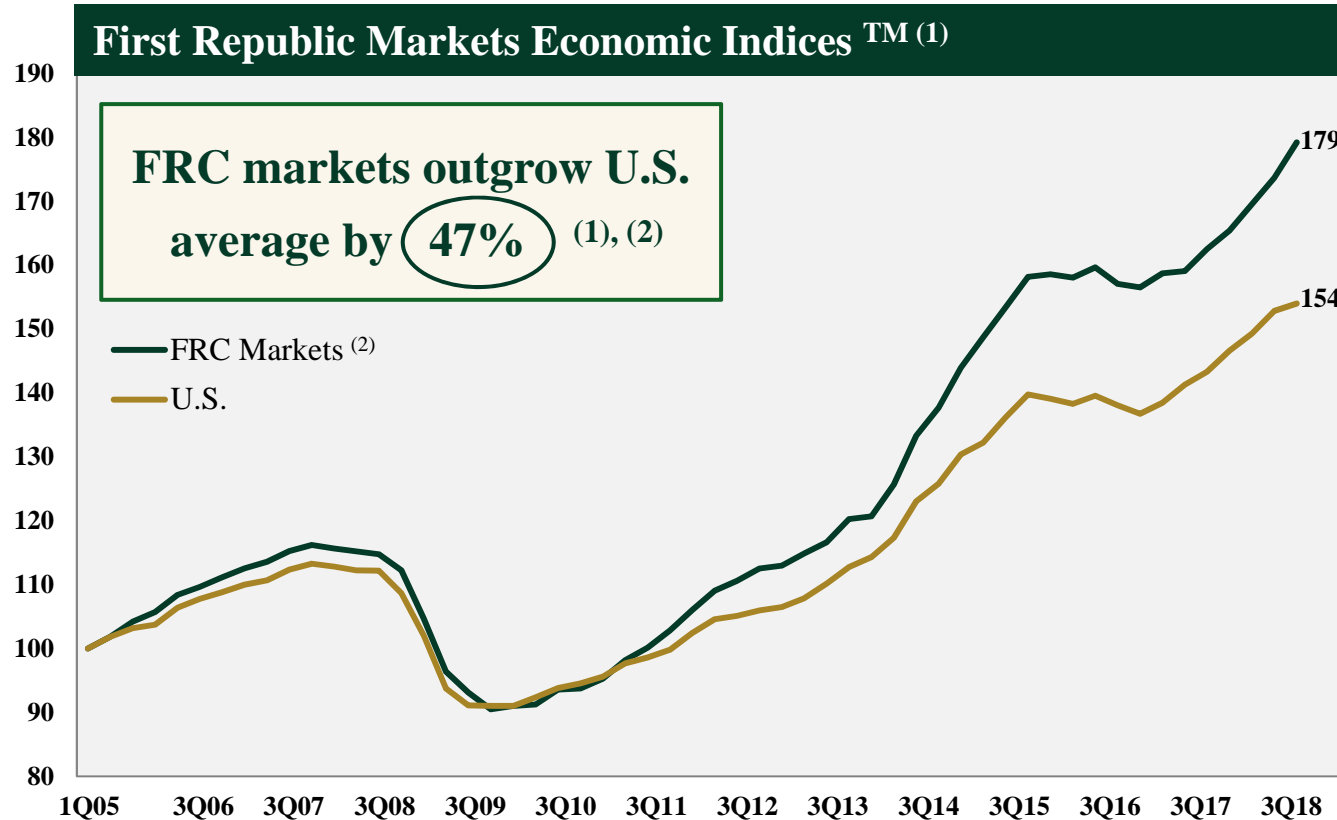


FIRST REPUBLIC BANK  
It's a privilege to serve you®

FIRST REPUBLIC BANK  
(NYSE: FRC)

*Supplemental Materials for Goldman Sachs U.S.  
Financial Services Conference  
December 2018*

# STRONG GEOGRAPHIC MARKETS



## FRC's Primary Markets

% Loan Portfolio (3)	
San Francisco / Silicon Valley	40%
New York	21%
Los Angeles	17%
Boston	8%

(1) The First Republic Markets Economic Index <sup>TM</sup> is a proprietary index, produced in conjunction with Rosen Consulting Group and designed to indicate aggregate economic performance of FRC's markets utilizing publicly available regional economic data.  
 (2) FRC markets (8 in total), in aggregate and weighted by loan balances outstanding as of September 30, 2018, have grown 79% since 1Q 2005 compared to 54% for the U.S. as a whole, or 47% higher growth comparatively.  
 (3) As of September 30, 2018.

# ATTRACTING THE NEXT GENERATION: PROGRAMS

## Lending Programs for Young Professionals

### Student Loan Refinance (“SLR”) (1)

Refinance education debt

Cumulative Number of Households (3) **16.6K**

Average Age of Borrower (4) **32**

Average FICO **767**

Total Loans Outstanding **\$2.0B**

### Professional Loan Program (“PLP”) (1), (2)

A loan program that gives employees a way to invest in their firms

Cumulative Number of Households (3) **4.2K**

Average Age of Borrower (4) **39**

Average FICO **766**

Total Loans Outstanding **\$971M**

Year-over-year, student loan refinance and professional loan program’s borrower relationships accounted for 58% of all growth in number of borrowing households.

(1) Loan amounts are based on unpaid principal balance as of September 30, 2018. At September 30, 2018, the SLR portfolio had 2 delinquencies over 30 days and 3 charge-offs, and the PLP portfolio had 1 delinquency over 30 days and no charge-offs.

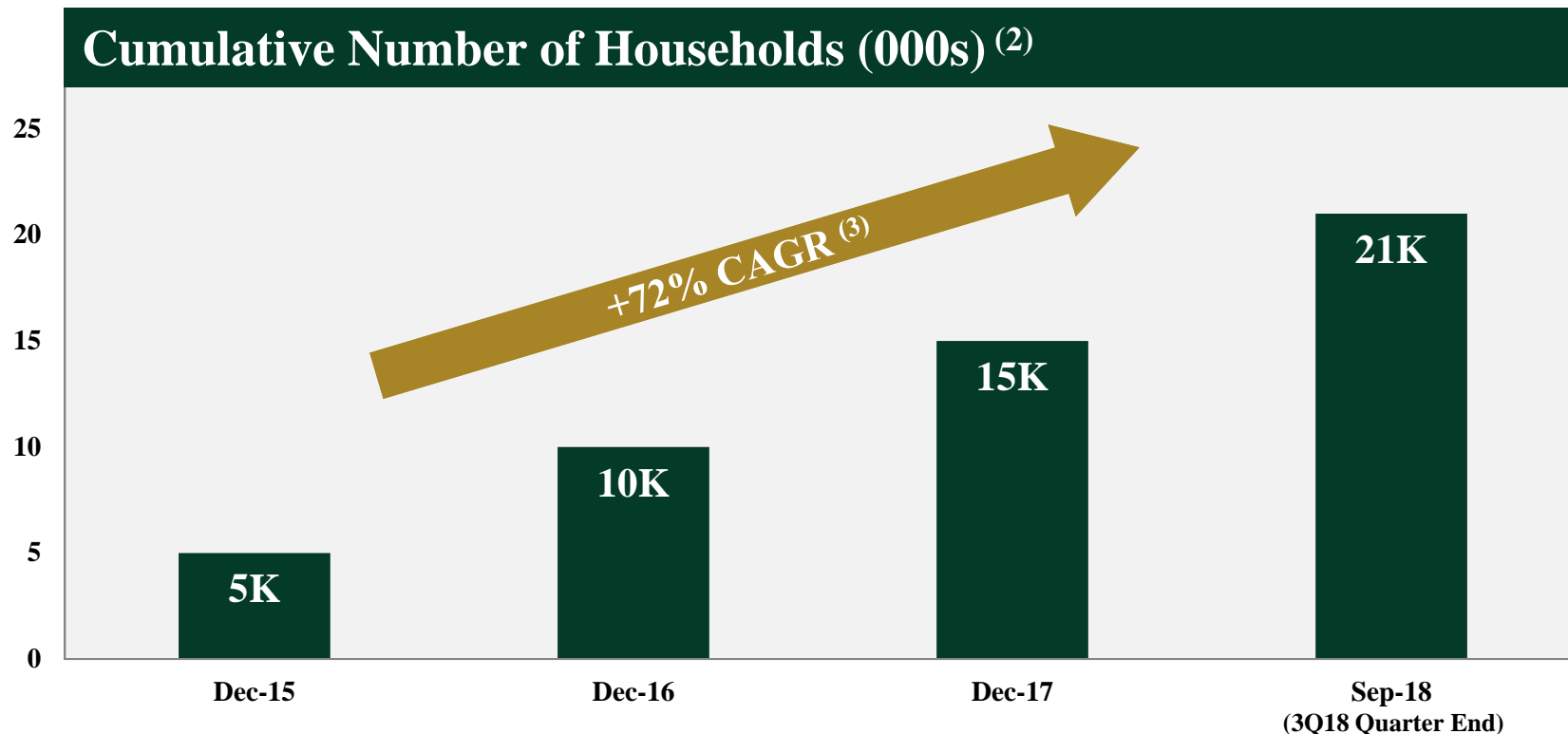
(2) Typically collateralized, and in many cases guaranteed by firms.

(3) Represents the total number of households acquired since inception, as of September 30, 2018. Includes households with outstanding loans as well as paid off loans.

(4) Average age of borrower at the time of origination. Other than being 18 years old or legally able to enter into a contract, there are no age requirements or age restrictions for loan eligibility.

# ATTRACTING THE NEXT GENERATION: GROWTH

**Relationships acquired through our student loan refinance and professional loan programs represent 28% of total borrowing households <sup>(1)</sup>**



(1) As of September 30, 2018.

(2) Represents the total number of households acquired through student loan refinance and professional loan programs since inception at December 31 of each corresponding year, and September 30, 2018. Includes households with outstanding loans as well as paid off loans.

(3) 2.75-year CAGR from December 31, 2015 through September 30, 2018.



# NOTICE

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This presentation may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Statements in this presentation that are not historical facts are hereby identified as “forward-looking statements” for the purpose of the safe harbor provided by Section 21E of the Securities Exchange Act of 1934, as amended. Any statements about our expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as “anticipates,” “believes,” “can,” “could,” “may,” “predicts,” “potential,” “should,” “will,” “estimates,” “plans,” “projects,” “continuing,” “ongoing,” “expects,” “intends” and similar words or phrases and include statements about economic performance in our markets and growth in our loan originations and wealth management assets. Accordingly, these statements are only predictions and involve estimates, known and unknown risks, assumptions and uncertainties that could cause actual results to differ materially from those expressed in them. Our actual results could differ materially from those anticipated in such forward-looking statements as a result of risks and uncertainties more fully described in the risk factors in our Annual Report on Form 10-K and any subsequent reports filed by First Republic with the Federal Deposit Insurance Corporation (“FDIC”).

Forward-looking statements involving such risks and uncertainties include, but are not limited to, statements regarding: projections of loans, assets, deposits, liabilities, revenues, expenses, tax liabilities, net income, capital expenditures, liquidity, dividends, capital structure, investments or other financial items; expectations regarding the banking and wealth management industries; descriptions of plans or objectives of management for future operations, products or services; forecasts of future economic conditions generally and in our market areas in particular, which may affect the ability of borrowers to repay their loans and the value of real property or other property held as collateral for such loans; our opportunities for growth and our plans for expansion (including opening new offices); expectations about the performance of any new offices; projections about the amount and the value of intangible assets, as well as amortization of recorded amounts; future provisions for loan losses, changes in nonperforming assets, impairment of investments and our allowance for loan losses; projections about future levels of loan originations or loan repayments; projections regarding costs, including the impact on our efficiency ratio; and descriptions of assumptions underlying or relating to any of the foregoing.

Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to: significant competition to attract and retain banking and wealth management customers, from both traditional and non-traditional financial services and technology companies; our ability to recruit and retain key managers, employees and board members; the possibility of earthquakes, fires and other natural disasters affecting the markets in which we operate; interest rate risk and credit risk; our ability to maintain and follow high underwriting standards; economic and market conditions affecting the valuation of our investment securities portfolio, which could result in other-than-temporary impairment if the general economy deteriorates, credit ratings decline, the financial condition of issuers deteriorates, interest rates increase or the liquidity for securities is limited; real estate prices generally and in our markets; our geographic and product concentrations; demand for our products and services; the regulatory environment in which we operate, our regulatory compliance and future regulatory requirements; the impact of tax reform legislation; the phase-in of capital requirements under the Basel III framework, and any future changes to regulatory capital requirements; legislative and regulatory actions affecting us and the financial services industry, such as the Dodd-Frank Wall Street Reform and Consumer Protection Act (the “Dodd-Frank Act”), including increased compliance costs, limitations on activities and requirements to hold additional capital, as well as changes to the Dodd-Frank Act pursuant to the Economic Growth, Regulatory Relief, and Consumer Protection Act; our ability to avoid litigation and its associated costs and liabilities; the impact of new accounting standards; future FDIC special assessments or changes to regular assessments; fraud, cybersecurity and privacy risks; and custom technology preferences of our customers and our ability to successfully execute on initiatives relating to enhancements of our technology infrastructure, including client-facing systems and applications.

For a discussion of these and other risks and uncertainties, see First Republic’s FDIC filings, including, but not limited to, the risk factors in First Republic’s Annual Report on Form 10-K and any subsequent reports filed by First Republic with the FDIC. These filings are available in the Investor Relations section of our website. All forward-looking statements are necessarily only estimates of future results, and there can be no assurance that actual results will not differ materially from expectations, and, therefore, you are cautioned not to place undue reliance on such statements. Any forward-looking statements are qualified in their entirety by reference to the factors discussed throughout our public filings. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events.

For Additional Information:  
Visit the Investor Relations section at [firstrepublic.com](http://firstrepublic.com)  
or email [investorrelations@firstrepublic.com](mailto:investorrelations@firstrepublic.com)