

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): August 24, 2014

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))
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Item 8.01 Other Events

On August 24, 2014, a magnitude 6.0 earthquake occurred with an epicenter located in southern Napa county near American Canyon, which is approximately 40 miles from our headquarters location at 111 Pine Street in San Francisco, California. All of First Republic Bank's (the "Bank's") offices in the San Francisco Bay Area, including its offices in the impacted region, are open. The Bank did not have any damage to its headquarters in San Francisco or its data centers. The Preferred Banking Office located in the city of Napa sustained very minor damage and is open for business.

As of August 22, 2014, the Bank had outstanding loans in cities designated by the U.S. Geological Survey as Category VIII and VII in terms of "earthquake shaking," which includes the cities of Napa, American Canyon, Sonoma, El Verano, Temelec and Yountville, as follows: single-family loans, including home equity lines of credit, of approximately \$300 million; commercial real estate and multifamily loans of approximately \$120 million; and commercial business loans, including loans to wineries, of approximately \$40 million. In the aggregate, these loans constitute less than 1.5% of the Bank's overall loan portfolio as of August 22, 2014. Based on currently available information and our current, detailed assessment of the loans in the impacted areas, the Bank does not expect the earthquake to have any material adverse impact on its financial condition or results of operations.

As described on page 65 of the Bank's quarterly report on Form 10-Q for the quarter ended June 30, 2014, the Bank purchased a parametric earthquake insurance policy from an affiliate of American International Group, Inc. ("AIG") on June 30, 2014, which requires AIG to pay the Bank as follows: (i) \$50 million upon the occurrence of an earthquake during the policy term that measures at least 7.0 on the moment magnitude scale and has an epicenter within an 85-mile radius of 111 Pine Street in San Francisco, California (our headquarters); and/or (ii) \$15 million upon the occurrence of an earthquake during the policy term that measures at least 7.5 on the moment magnitude scale and has an epicenter within an 85-mile radius of 1888 Century Park East, Los Angeles, California. The policy term expires on January 1, 2018. The Bank is not required to prove any loss in order to receive proceeds under this policy.

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: August 26, 2014.

First Republic Bank

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