

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): November 2, 2016

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 7.01 Regulation FD Disclosure

As previously announced, First Republic Bank (the “Bank”) will host an Investor Day for institutional investors and analysts on November 1-2, 2016 in San Francisco. The two half-day sessions will include presentations by Jim Herbert, Chairman and CEO, members of the Bank’s executive management and broader leadership teams, as well as clients and guest speakers. Pursuant to Regulation FD, the Bank hereby furnishes to the Federal Deposit Insurance Corporation additional slides that will be discussed during the presentations on November 2, 2016. The slides are attached hereto as Exhibit 99.1. These slides will be available through the Investor Relations section of the Bank’s website at www.firstrepublic.com. A live audio webcast of the presentations can also be accessed through the Investor Relations section of the Bank’s website, and a replay of the webcast will be available through the Investor Relations section of 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 First Republic Bank 2016 Investor Day Additional Slides.

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: November 2, 2016.

First Republic Bank

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

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Description</u>
Exhibit 99.1	First Republic Bank 2016 Investor Day Additional Slides.



First Republic Bank
(NYSE:FRC)

INVESTOR DAY
2016

November 1-2
The Fairmont San Francisco



First Republic Bank (NYSE: FRC)
Investor Day 2016
The Fairmont San Francisco

Tuesday, November 1

12:00pm Arrivals / Buffet Lunch Available (French Room)

1:00pm Day One, Session One (Gold Room)

Opening Remarks

Jim Herbert, Chairman and CEO (Founding)

State of the San Francisco Bay Area Economy & Real Estate Market

Ken Rosen, Chairman-Rosen Consulting Group

Service & Opportunity

Jason Bender, EVP, Chief Operating Officer

Gaye Erkan, EVP, Chief Investment Officer and Chief Deposit Officer

Mike Selfridge, SEVP, Chief Banking Officer

Credit & Culture

David Lichtman, EVP, Chief Credit Officer

Kellie Abreu, Regional Managing Director-San Francisco

*Mary Deckebach, Regional Managing Director-Los Angeles**

*Bill Dessoffy, Regional Managing Director-New York**

Scott Dufresne, Regional Managing Director-Boston

Audience Q&A

Moderated by Mike Roffler, EVP, Chief Financial Officer

3:30pm Break

3:45pm Day One, Session Two (Gold Room)

Operational Capabilities and Digital Initiatives

Jason Bender, EVP, Chief Operating Officer

Dale Smith, EVP, Chief Information Officer

Scott Finder, SVP, Head of Digital Channels

Nancy Segreto, SVP, Head of Lending Services

Gayatri Brar, Relationship Manager-Eagle Lending

Culture and Talent at First Republic

Mollie Richardson, SVP, Chief Administrative Officer

Crystal Bryant, VP, Chief of Staff to the Chairman and Chief Executive Officer

Roberto Rivera, Managing Director, Relationship Manager

Bill Ward, EVP, Chief BSA/AML and Security Officer

4:30pm Break

*Indicates attendance via teleconference



First Republic Bank (NYSE: FRC)
Investor Day 2016
The Fairmont San Francisco

Tuesday, November 1 (continued)

6:00-8:00pm **Cocktails and Round Robin Conversation (Pavilion Room)**
Dinner and Panel Discussion (Gold Room)

Round Robin Conversation over Cocktails

Panel Discussion over Dinner

Moderated by Mike Selfridge, SEVP, Chief Banking Officer

Additional guests include the Executive team, along with FRC Culture Carriers

Featuring Venture Capital Client Guests

- 1. Chi-Hua Chien, Co-Founder & Managing Partner-Goodwater Capital*
- 2. Jodi Sherman Jahic, Managing Partner-Aligned Partners*
- 3. Will Kohler, Partner-Lightspeed*
- 4. Lior Susan, Founder & General Partner-Eclipse Ventures*
- 5. Bobby Yazdani, Founder-Cota Capital*

Wednesday, November 2

7:00am **Buffet Breakfast Available (French Room)**

8:00am **Day Two, Session One (Gold Room)**

Opening Remarks

Jim Herbert, Chairman and CEO (Founding)

Community Engagement Initiatives

Mollie Richardson, SVP, Chief Administrative Officer

Rosana Han, SVP, Head of Community Reinvestment Act

Kimberley Hutchinson, Executive Managing Director, Relationship Manager

Gabriel Robles, Managing Director, Relationship Manager

Deposit-Gathering: Diversified Channels

Gaye Erkan, EVP, Chief Investment Officer and Chief Deposit Officer

Scott Dufresne, Regional Managing Director-Boston

Margaret Mak, Executive Director-Preferred Banking

Business Banking at First Republic

Mike Selfridge, SEVP, Chief Banking Officer

Chris Coleman, SVP, Head of Business Banking

Todd Rassiger, Senior Managing Director-Business Banking

Private Wealth Management

Bob Thornton, EVP, President of Private Wealth Management

Catherine Evans, Senior Managing Director, Portfolio Manager

Jon Goldstein, Managing Director, Portfolio Manager

Miranda Holmes, Managing Director, Financial Planner

Steve Soja, Managing Director, Portfolio Manager

10:00am **Break**



First Republic Bank (NYSE: FRC)
Investor Day 2016
The Fairmont San Francisco

Wednesday, November 2

10:15am Day Two, Session Two (Gold Room)

The Client-Focused Approach

Moderated by Bob Thornton, EVP, President of Private Wealth Management

Featuring Client Guests

- 1. Ani Vartanian Boladian, Founder & Co-Managing Partner-Rubicon Point*
- 2. W. Brewster Ely, IV, Former Headmaster-Town School for Boys*
- 3. Brigitte Lau, Partner-The Social+Capital Partnership*
- 4. Steve Lefkovits, President & CEO-Joshua Tree Consulting*

Financial Principles and Planning

Mike Roffler, EVP, Chief Financial Officer

First Republic Executive Team: Open Discussion and Audience Q&A

Moderated by Jim Herbert, Chairman and CEO (Founding)

Jason Bender, EVP, Chief Operating Officer

Gaye Erkan, EVP, Chief Investment Officer and Chief Deposit Officer

David Lichtman, EVP, Chief Credit Officer

Mollie Richardson, SVP, Chief Administrative Officer

Mike Roffler, EVP, Chief Financial Officer

Mike Selfridge, SEVP, Chief Banking Officer

Bob Thornton, EVP, President of Private Wealth Management

12:00-1:00pm

Buffet and Boxed Lunch Available (French Room)

Investor Day 2016



FIRST REPUBLIC BANK

It's a privilege to serve you®

NYSE:FRC

Welcome Remarks

Jim Herbert, Chairman & Chief Executive Officer (Founding)

Member FDIC and Equal Housing Lender 

Opportunity: Attracting the Next Generation

Eagle Gold All-in-One

Refinance student debt at extremely competitive rates



“When we found we could refinance our student loans with our First Republic personal banker, we jumped at the chance.”

Christina Pham, M.D. and Johannes Kratz, M.D.

Features and benefits:

- | |
|----------------------------------------------|
| Loan amounts from \$60,000 to \$300,000 |
| No origination, prepayment or annual fees |
| One simple monthly payment |
| Personalized service from a dedicated banker |

Professional Loan Program

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



“First Republic’s professional loan program helped us free up capital for strategic initiatives.”

Portfolio Advisors, LLC

Industry types:

Accounting	Investment Banking
Investment Advisory	Venture Capital
Private Equity	Consulting
Medical	Law

Opportunity: Attracting the Next Generation

Eagle Gold All-in-One ⁽¹⁾

Total Loans Outstanding	\$665M
Average Loan Outstanding	\$134K
Average Age of Borrower ⁽³⁾	32
Average FICO	767
Total Number of Households ⁽⁴⁾	4.9K

Professional Loan Program ^{(1) (2)}

Total Loans Outstanding	\$548M
Average Loan Outstanding	\$226K
Average Age of Borrower ⁽³⁾	40
Average FICO	759
Total Number of Households ⁽⁴⁾	2.2K

(1) As of September 30, 2016.

(2) Collateralized, and in many cases guaranteed by employers.

(3) Average age of borrower at the time of origination.

(4) Households with outstanding loans only as of September 30, 2016.

FIRST REPUBLIC BANK (NYSE:FRC)

Investor Day 2016

Investor Day 2016



FIRST REPUBLIC BANK

It's a privilege to serve you®

NYSE:FRC

Financial Planning and Principles

Mike Roffler, EVP & Chief Financial Officer

Member FDIC and Equal Housing Lender 

Strong Capital Ratios

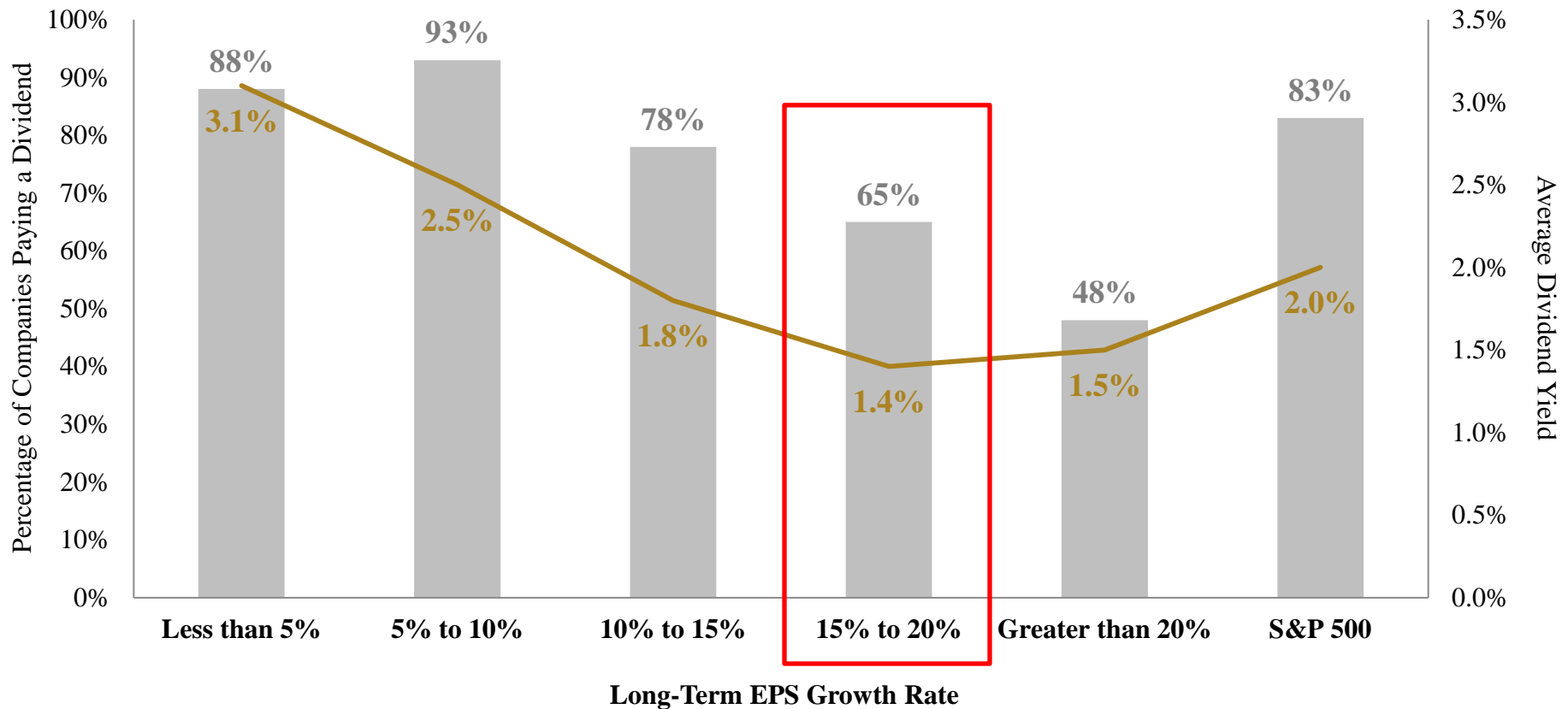
	Basel III Capital Rules				
	First Republic 9/30/16		Well-Capitalized Ratio	Minimum Capital Ratio (Transitional) ⁽²⁾	Fully Phased-in Minimum Capital Ratio ⁽²⁾
	Actual (Transitional)	Fully Phased-In ⁽¹⁾			
Tier 1 Leverage Ratio	9.26%	9.19%	5.00%	4.00%	4.00%
Common Equity Tier 1 Ratio	10.52%	10.40%	6.50%	5.125%	7.00%
Tier 1 Risk-Based Capital Ratio	12.88%	12.77%	8.00%	6.625%	8.50%
Total Risk-Based Capital Ratio	14.33%	14.22%	10.00%	8.625%	10.50%

(1) Certain adjustments required under the Basel III Capital Rules will be phased in through the end of 2018. The ratios shown in this column are calculated assuming a fully phased-in basis of all such adjustments as if they were effective as of September 30, 2016.

(2) Beginning on January 1, 2016, a capital conservation buffer is added to the minimum risk-based capital ratios and will be fully implemented on January 1, 2019. The minimum ratios represent adequately capitalized ratios plus the capital conservation buffer of 0.625% (currently effective in 2016), and on a fully phased-in basis of 2.50% (effective in 2019). As of September 30, 2016, our capital conservation buffer was 6.02%, which exceeded both the transitional buffer of 0.625% and the fully phased-in minimum requirements of 2.50%. The minimum Tier 1 Leverage Ratio of 4.00% is not impacted by the capital conservation buffer.

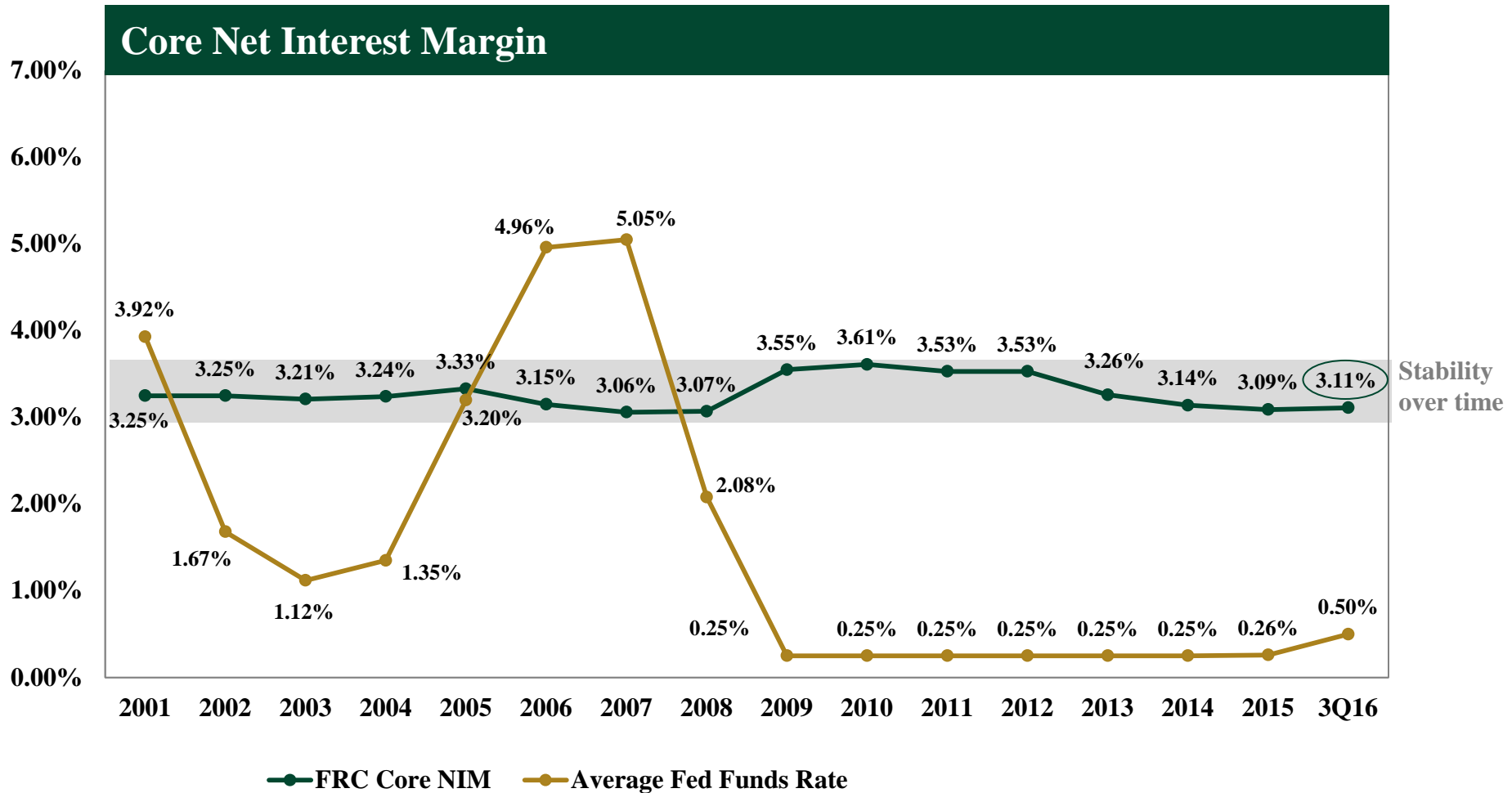
Disciplined Dividend Payout Range

65% of companies in the S&P 500 that have a long-term Earnings Per Share (“EPS”) growth rate of 15% to 20% pay a dividend, at an average yield of 1.4%



Source: Bank of America Merrill Lynch report, via FactSet as of September 27, 2016. Excludes companies that do not have a published long-term growth rate and certain adjustments for outliers in the data. S&P 500 data represents median for all constituents.

Stable Core Net Interest Margin



Note: Core NIM is a non-GAAP financial measure that excludes the effect of purchase accounting entries beginning in 2007. Also excludes a one-time special dividend from the FHLB in 2015. For 3Q16, the reported NIM based on GAAP was 3.16%.

Net Interest Income Simulation – Interest Rate Scenarios

Estimated Increase in Net Interest Income ⁽¹⁾

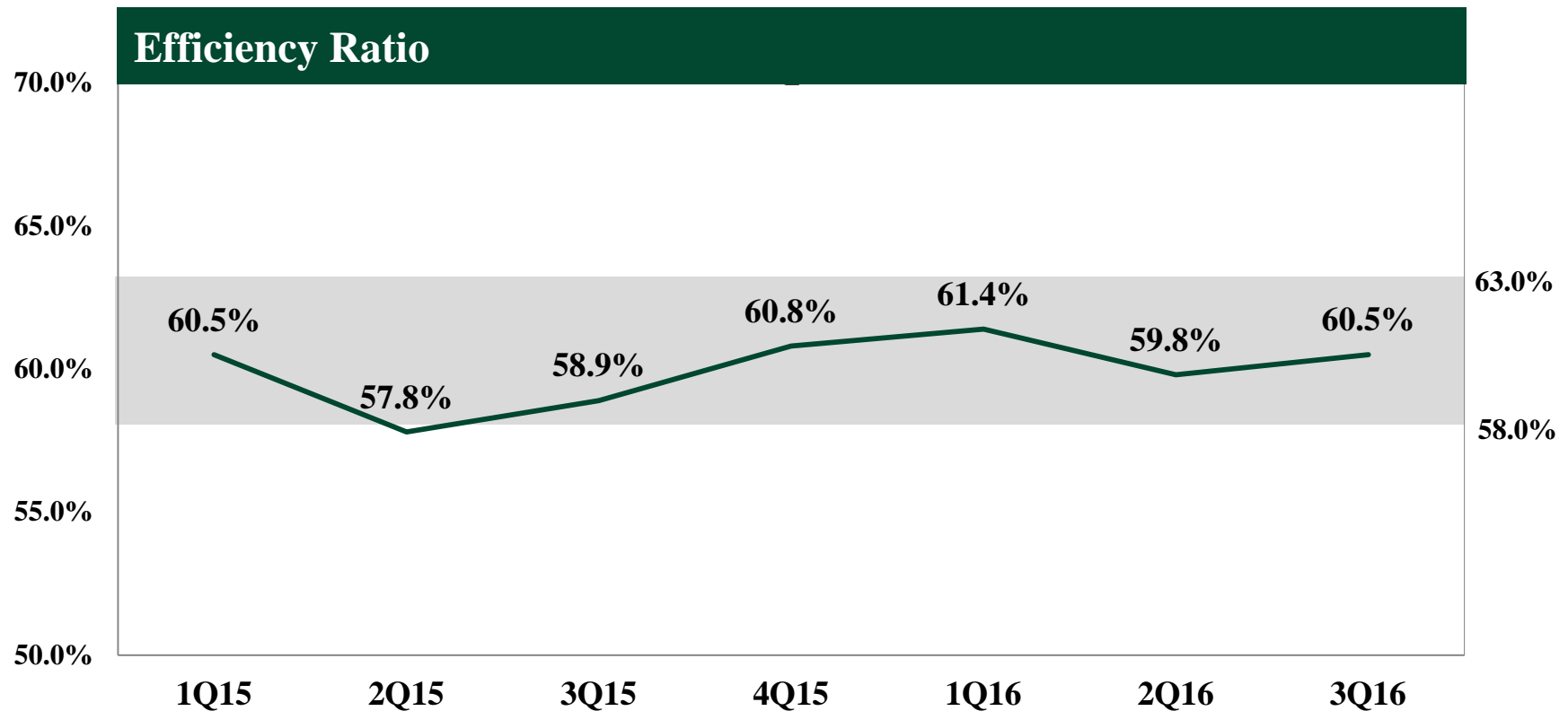
	12 Months Ending 9/30/17	12 Months Ending 9/30/18
Ramp +200 basis points over next 12 months	4.3%	14.6%
Ramp +100 basis points over next 12 months	2.3%	8.3%

Note: The projections assume parallel shifts upward of the yield curve in even increments over the first twelve months, followed by rates held constant thereafter (“Ramp”).

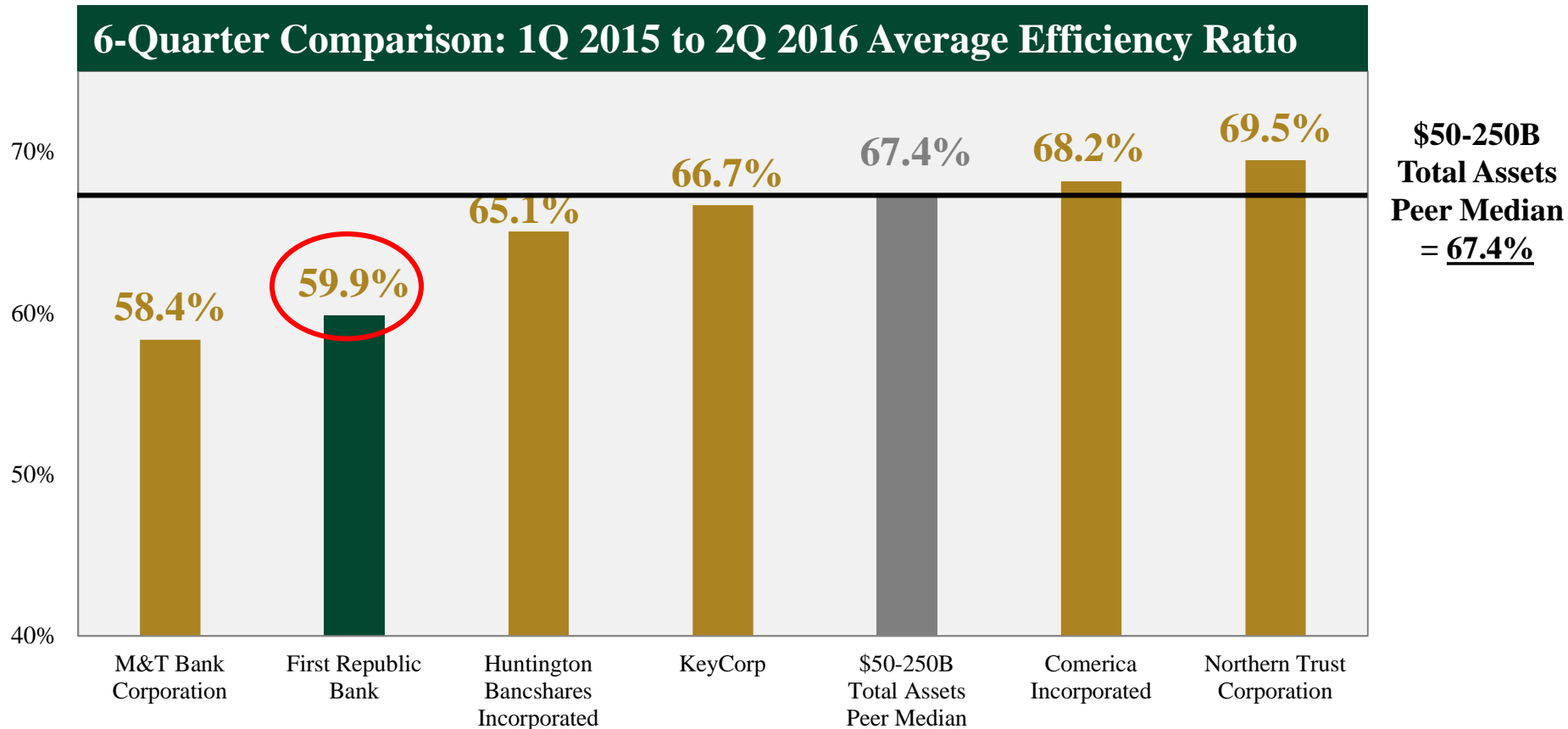
(1) As of September 30, 2016.

Efficiency Ratio

Stable efficiency ratio, through a low rate environment, while continuing to invest in the franchise and grow past \$50 billion in total assets

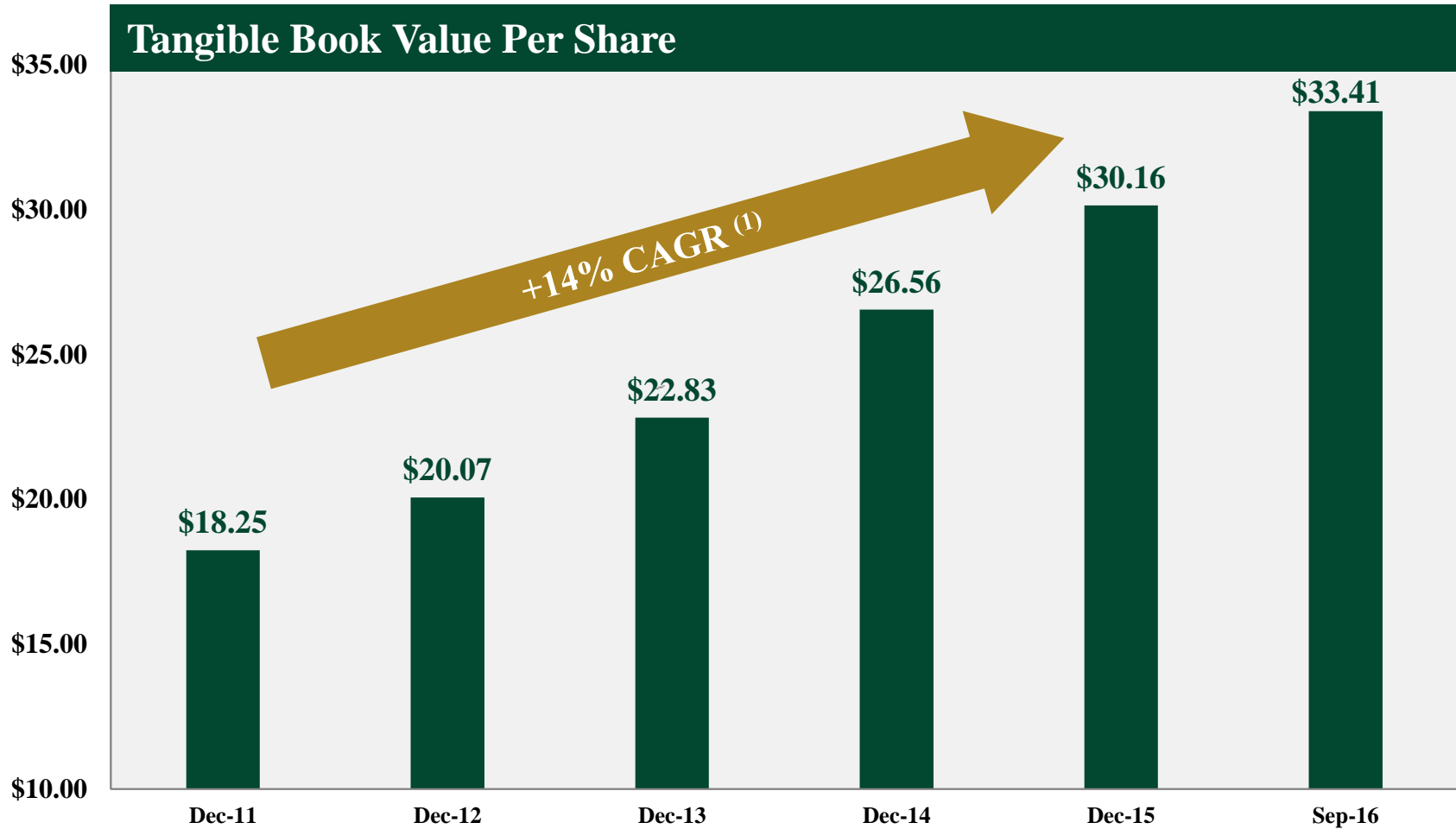


Efficiency Ratio Comparison



Note: FRB data from earnings release. Peer data from SNL and based on regulatory filings. Peer groups are based on top tier BHC's, commercial, and savings banks and ranked by total assets as of 06/30/16. American Express, Discover, and Deutsche Bank were excluded based on differences in their business model.

Consistent and Stable Results Over Time



(1) 4.75-year CAGR from December 31, 2011 through September 30, 2016.

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Investor Day 2016