

REPUBLIC BANCORP INC /KY/

Form 8-K

July 16, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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): **July 16, 2004**

REPUBLIC BANCORP, INC.

(Exact name of registrant as specified in its charter)

Kentucky

(State of other jurisdiction or
incorporation or organization)

0-24649

(Commission File Number)

61-0862051

(I.R.S. Employer Identification
No.)

601 West Market Street, Louisville, Kentucky 40202

(Address of principal executive offices)

Registrant's telephone number, including area code: **(502) 584-3600**

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

C. Exhibits

99.1 Press Release dated July 16, 2004.

ITEM 9. REGULATION FD DISCLOSURE

See Item 12. Results of Operation and Financial Condition which is incorporated by reference in this Item 9.

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On July 16, 2004, Republic Bancorp, Inc. issued a press release, a copy of which is attached hereto as Exhibit 99.1 and incorporated herein by reference, announcing second quarter 2004 earnings. This information is being provided under Items 9 and 12 of Form 8-K.

SIGNATURES

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

Republic Bancorp, Inc.
(Registrant)

Date: July 16, 2004

/s/ Kevin Sipes
Kevin Sipes
Executive Vice President, Chief Financial Officer &
Chief Accounting Officer

EXHIBIT INDEX

| Exhibit Number | Description of Exhibit |
|-----------------------|-----------------------------------|
| 99.1 | Press Release dated July 16, 2004 |

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