

REPUBLIC BANCORP INC /KY/  
Form 8-K  
October 15, 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): **October 15, 2004**

**REPUBLIC BANCORP, INC.**

(Exact name of registrant as specified in its charter)

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

**0-24649**  
(Commission File Number)

**61-0862051**  
(IRS Employer Identification No.)

**601 West Market Street, Louisville, Kentucky**  
(Address of principal executive offices)

**40202**  
(zip code)

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

**NOT APPLICABLE**  
(Former Name or former Address, if changed since last report)

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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 (see General Instruction A.2. below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 2.02.**

**RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On October 15, 2004, Republic Bancorp, Inc. issued a press release announcing third quarter 2004 earnings. The press release is attached as Exhibit 99.1 to this Form 8-K.

**ITEM 9.01.**

**FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits

99.1 Republic Bancorp, Inc. Press Release dated October 15, 2004.

**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: October 15, 2004

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

EXHIBIT INDEX

<b>Exhibit Number</b>	<b>Description of Exhibit</b>
99.1	Press Release dated October 15, 2004