

REPUBLIC BANCORP INC /KY/  
Form 8-K  
December 31, 2009

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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): December 31, 2009

REPUBLIC BANCORP, INC.  
(Exact name of registrant as specified in its charter)

|  |                                     |   |
|--|-------------------------------------|---|
| Kentucky<br>(State or other jurisdiction<br>of incorporation)                            | 0-24649<br>(Commission File Number) | 61-0862051<br>(IRS Employer Identification No.) |
| 601 West Market Street, Louisville, Kentucky<br>(Address of principal executive offices) |                                     | 40202<br>(Zip code)                             |

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

Not Applicable  
(Former Name or Former Address, if changed since last report)

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.

In February of 2010, Republic Bank & Trust Company (the “Bank”), a subsidiary of Republic Bancorp, Inc., expects to meet with the Federal Deposit Insurance Corporation (the “FDIC”), at their request, to review the future viability of the Bank’s Refund Anticipation Loan program beyond the upcoming tax season.

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: December 31, 2009

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