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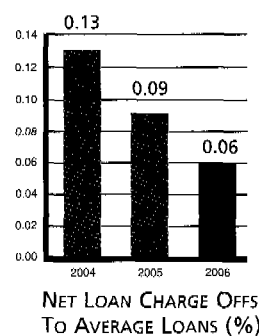
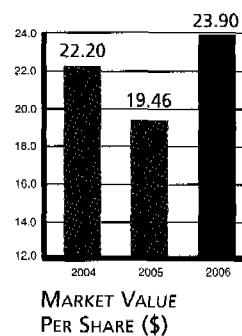
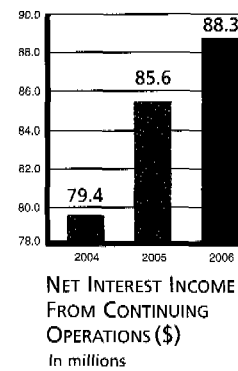
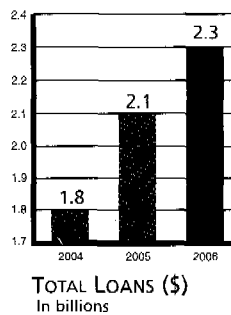
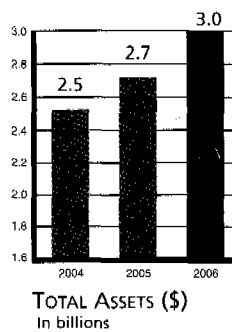
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April 2, 2007  
SNL Financial, LC  
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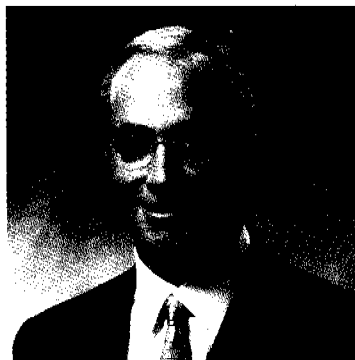
2006 ANNUAL REPORT

**REPUBLIC BANCORP**

Republic Bancorp, Inc. ("Republic" or the "Company") is a \$3.0 billion bank holding company headquartered in Louisville, Kentucky. The Company derives substantially all of its revenue from the operation of its wholly-owned subsidiaries, Republic Bank & Trust Company, a Kentucky chartered bank and trust company and Republic Bank, a federally chartered thrift institution headquartered in Florida, collectively referred to as the "Bank." Republic's Class A Common Stock trades on the NASDAQ Global Select Market® under the symbol "RBCAA."

Currently, Republic Bank & Trust Company has 36 full-service banking centers, 19 of which are located in the metropolitan Louisville area, including the Company's principal office. There are five banking centers located in Lexington, Kentucky, two in Frankfort, Kentucky, two in Owensboro, Kentucky and one each in the Kentucky communities of Bowling Green, Covington, Elizabethtown, Fort Wright, Georgetown and Shelbyville, along with banking centers in Jeffersonville and New Albany, Indiana. Republic Bank has full service banking centers located in Port Richey and New Port Richey, Florida. Republic Bank & Trust Company also operates three additional Loan Production Offices ("LPOs"), two are within the Louisville metropolitan area and one is located in Wesley Chapel, Florida.





Valued Shareholders,

It is my privilege to report that 2006 was indeed a success for our Company ending the year as the largest Kentucky-based bank holding company, while surpassing \$3.0 billion in total assets and servicing over 80,000 households. Once again, the extraordinary commitment, skill and hard work of the entire Republic team have resulted in exceptional asset quality, solid loan growth and strong credit quality for the year. Although 2006 remained a challenging bank environment, our many achievements during the year have positioned the Company for continued long-term success.

While we had many highlights during 2006, one of our most notable highlights was Republic's entrance into the Florida market through our acquisition of GulfStream Community Bank in Port Richey. Republic has a long-standing commitment to providing friendly, knowledgeable service – a core value that GulfStream, now Republic Bank, shares. We are extremely excited about our new Florida clients and the expanded menu of products and services we can offer these clients going forward. We are also pleased that the same friendly faces GulfStream's clients were used to seeing at their banking centers have remained a part of the Republic team. A foundation in providing exceptional customer service is having great people who are accessible and responsive – a trait that is embodied by our new associates at Republic Bank in Florida.

The GulfStream acquisition was a part of our strategic plan to expand the Company's footprint outside of our traditional markets. We plan to further expand our operations in Florida by adding new locations in the Greater Tampa area over the near term. The Company also has plans for 2007 to open new banking centers in northern Kentucky and two new locations in the Greater Louisville area, among others under consideration. In addition to our notable geographic expansion, the Company created a "Private Banking" area on January 1, 2007 to service the banking needs of small businesses and high net worth individuals. We have high expectations for the future success of all of these new endeavors.

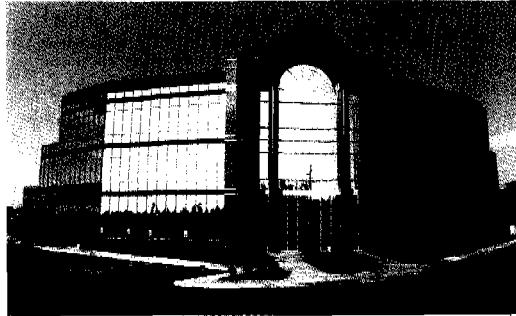


Republic Bank Building – Springhurst

For the year 2006, the Company grew total assets by \$311 million while posting net income from continuing operations of \$28.1 million and diluted earnings per Class A Common Stock from continuing operations of \$1.35. This compares to net income from continuing operations of \$30.1 million and diluted earnings per Class A Common Stock from continuing operations of \$1.40 for 2005. The decrease in net income from continuing operations for 2006 compared to 2005 relates primarily to a decrease in non interest income within our Tax Refund business segment. In addition, the Company recorded a large credit to its provision for loan losses during the second quarter of 2005 as a result of a continued improvement in credit quality.

Credit quality remained strong for Republic during 2006. Our level of delinquencies and non-performing loans remained very positive compared to peer. Republic's overall percentage of delinquent loans to total loans was a low 0.49% at December 31, 2006 compared to 0.35% at December 31, 2005. In addition, the Company's percentage of non-performing loans to total loans was 0.28% at December 31, 2006 compared to 0.29% at December 31, 2005. It is important to note that we were able to achieve solid loan growth during 2006 while maintaining our strict underwriting standards. Entering 2007, we remain committed to maintaining exceptional credit quality standards and to never sacrifice these standards for the benefit of the short-term gain associated with higher loan volume.

Our net interest income increased to \$88.3 million for 2006, a 3% increase over 2005. As was the case with many financial institutions, Republic continued to encounter a contracting net interest margin brought about by an inverted interest rate yield curve. Despite the negative impact from the difficult interest rate environment, we were still able to grow net interest income year over year thanks to the tremendous effort of our sales staff and to those behind the scenes as well through our back-office "associate sales program." At Republic, we firmly believe that in order for the Company to be successful, each and every associate must contribute in multiple ways. As we've said many times before, everyone sells at Republic!



Republic Bank Place – Hurstbourne

While we are focused on increasing the performance and long-term value of the Company, we also remain committed to giving back to the communities in which we live and work. In 2006, we held the second Annual Republic Bank WE CARE Awards in Louisville and first in Lexington to recognize local companies that encourage employee volunteerism and exemplify Republic's belief of giving back to the community. The Company continues to be the proud sponsor of the Republic Bank Kentucky Derby Festival Pegasus Parade and various high school basketball tournaments, including being the title sponsor of the boys' and girls' Louisville Invitational Tournaments. We are also contributors of both time and resources to Habitat for Humanity, Hospice, American Heart Association, MS Society, Juvenile Diabetes Research Foundation, March of Dimes and Senior Housing Crime Prevention, just to name a few. We are proud of the Company's outstanding record of community support and remain dedicated to maintaining our involvement for years to come.

As we enter 2007, we remain steadfast in our goal to increase the long-term value of Republic Bancorp through steady and sound performance. As part of our mission, we made significant investments for the future during 2006 to position the Company to reach another level of performance. In addition to physical locations, the Company is also investing heavily in Treasury Management, which will enable us to combine the best technology with 24/7 hands on service for our commercial clients. The market acknowledged our long-term strategy during 2006 with a 23% increase in the Company's stock price. As always, we would like to thank all of those who have been a part of our past success. We are grateful and dedicated to the many who have placed their faith, confidence, and hard earned dollars in our Company's bright future.

Steven E. Trager  
President and Chief Executive Officer



Republic Corporate Center – Downtown Louisville



## **Report of Independent Registered Public Accounting Firm**

Board of Directors and Stockholders  
of Republic Bancorp, Inc.

We have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated balance sheets of Republic Bancorp, Inc. as of December 31, 2006 and 2005, and the related consolidated statements of income and comprehensive income, stockholders' equity and cash flows for the years ended December 31, 2006, 2005 and 2004 (not presented herein); and in our report dated March 2, 2007, we expressed an unqualified opinion on those consolidated financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated balance sheets and statements of income is fairly stated in all material respects in relation to the consolidated financial statements from which they have been derived.

*Crowe Horwath and Company LLC*

Louisville, Kentucky

## REPUBLIC BANCORP, INC. Condensed Consolidated Balance Sheets

(In thousands)

|  | December 31,        |                     |
|--|---------------------|---------------------|
|  | 2006                | 2005                |
| <b>ASSETS:</b>   |                     |                     |
| Cash and cash equivalents  | \$ 81,613           | \$ 77,169           |
| Securities available for sale  | 503,727             | 447,865             |
| Securities to be held to maturity  | 58,045              | 64,298              |
| Mortgage loans held for sale   | 5,724               | 6,582               |
| Loans, net of allowance for loan losses of \$11,218 and \$11,009 (2006 and 2005) | 2,289,670           | 2,059,599           |
| Federal Home Loan Bank stock, at cost  | 23,111              | 21,595              |
| Premises and equipment, net  | 36,560              | 31,786              |
| Goodwill   | 10,016              | -                   |
| Other assets and accrued interest receivable                                     | 38,321              | 26,662              |
| <b>TOTAL ASSETS</b>  | <b>\$ 3,046,787</b> | <b>\$ 2,735,556</b> |
| <b>LIABILITIES:</b>  |                     |                     |
| Deposits:  |                     |                     |
| Non interest-bearing   | \$ 279,026          | \$ 286,484          |
| Interest-bearing   | 1,413,696           | 1,316,081           |
| Total deposits   | 1,692,722           | 1,602,565           |
| Securities sold under agreements to repurchase and other short-term borrowings   | 401,886             | 292,259             |
| Federal Home Loan Bank advances  | 646,572             | 561,133             |
| Subordinated note  | 41,240              | 41,240              |
| Other liabilities and accrued interest payable                                   | 27,019              | 24,785              |
| <b>Total liabilities</b>   | <b>2,809,439</b>    | <b>2,521,982</b>    |
| <b>STOCKHOLDERS' EQUITY:</b>   |                     |                     |
| Common Stock   | 4,683               | 4,475               |
| Additional paid in capital   | 97,394              | 77,295              |
| Retained earnings  | 137,673             | 136,381             |
| Unearned shares in Employee Stock Ownership Plan                                 | (1,011)             | (1,468)             |
| Accumulated other comprehensive loss   | (1,391)             | (3,109)             |
| <b>Total stockholders' equity</b>  | <b>237,348</b>      | <b>213,574</b>      |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                | <b>\$ 3,046,787</b> | <b>\$ 2,735,556</b> |

## REPUBLIC BANCORP, INC. Condensed Consolidated Statements of Income

(In thousands, except per share data)

|   | Years ended December 31, |               |               |
|---|--------------------------|---------------|---------------|
|   | 2006                     | 2005          | 2004          |
| <b>INTEREST INCOME:</b>   |                          |               |               |
| Loans, including fees   | \$ 150,937               | \$ 127,029    | \$ 107,569    |
| Taxable securities  | 22,952                   | 18,568        | 12,558        |
| Tax exempt securities   | 96                       | -             | -             |
| Federal Home Loan Bank stock and other  | 2,555                    | 2,482         | 1,316         |
| Total interest income   | 176,540                  | 148,079       | 121,443       |
| <b>INTEREST EXPENSE:</b>  |                          |               |               |
| Deposits  | 44,274                   | 31,703        | 21,202        |
| Securities sold under agreements to repurchase<br>and other short-term borrowings | 15,889                   | 9,906         | 4,191         |
| Federal Home Loan Bank advances   | 25,564                   | 19,872        | 16,659        |
| Subordinated note   | 2,515                    | 951           | -             |
| Total interest expense  | 88,242                   | 62,432        | 42,052        |
| <b>NET INTEREST INCOME</b>  | <b>88,298</b>            | <b>85,647</b> | <b>79,391</b> |
| Provision for loan losses   | 2,302                    | 340           | 1,346         |
| <b>NET INTEREST INCOME AFTER PROVISION<br/>FOR LOAN LOSSES</b>                    | <b>85,996</b>            | <b>85,307</b> | <b>78,045</b> |
| <b>NON INTEREST INCOME:</b>   |                          |               |               |
| Service charges on deposit accounts   | 16,505                   | 13,851        | 11,917        |
| Electronic refund check fees  | 4,102                    | 6,083         | 5,268         |
| Net RAL securitization income   | 2,771                    | -             | -             |
| Mortgage banking income   | 2,316                    | 2,751         | 3,148         |
| Debit card interchange fee income   | 3,644                    | 3,122         | 2,492         |
| Title insurance commissions   | 762                      | 1,756         | 1,515         |
| Gain on sale of securities  | 300                      | -             | -             |
| Other   | 1,300                    | 1,244         | 1,311         |
| Total non interest income   | 31,700                   | 28,807        | 25,651        |
| <b>NON INTEREST EXPENSES:</b>   |                          |               |               |
| Salaries and employee benefits  | 40,412                   | 36,731        | 34,341        |
| Occupancy and equipment, net  | 15,541                   | 13,654        | 13,716        |
| Communication and transportation  | 2,750                    | 3,000         | 2,809         |
| Marketing and development   | 2,459                    | 2,489         | 2,271         |
| Bankshares tax  | 1,902                    | 1,822         | 1,932         |
| Data processing   | 2,171                    | 1,871         | 1,602         |
| Debit card interchange expense  | 1,663                    | 1,357         | 1,080         |
| Supplies  | 1,271                    | 1,133         | 1,385         |
| Other   | 6,693                    | 6,455         | 5,082         |
| Total non interest expenses   | 74,862                   | 68,512        | 64,218        |

(continued)



# REPUBLIC BANCORP, INC. Condensed Consolidated Statements of Income *(continued)*

(In thousands, except per share data)

|   | Years ended December 31, |                  |                  |
|---|--------------------------|------------------|------------------|
|   | 2006                     | 2005             | 2004             |
| <b>INCOME FROM CONTINUING OPERATIONS</b>                                  |                          |                  |                  |
| BEFORE INCOME TAX EXPENSE   | \$ 42,834                | \$ 45,602        | \$ 39,478        |
| <b>INCOME TAX EXPENSE FROM</b>  |                          |                  |                  |
| CONTINUING OPERATIONS   | <u>14,718</u>            | <u>15,524</u>    | <u>13,548</u>    |
| <b>INCOME FROM CONTINUING OPERATIONS</b>                                  |                          |                  |                  |
| BEFORE DISCONTINUED OPERATIONS,<br>NET OF INCOME TAX EXPENSE              | <u>28,116</u>            | <u>30,078</u>    | <u>25,930</u>    |
| <b>INCOME FROM DISCONTINUED OPERATIONS</b>                                |                          |                  |                  |
| BEFORE INCOME TAX EXPENSE   | 359                      | 7,561            | 10,004           |
| <b>INCOME TAX EXPENSE FROM</b>  |                          |                  |                  |
| DISCONTINUED OPERATIONS   | <u>124</u>               | <u>2,574</u>     | <u>3,433</u>     |
| <b>INCOME FROM DISCONTINUED OPERATIONS,<br/>NET OF INCOME TAX EXPENSE</b> | <u>235</u>               | <u>4,987</u>     | <u>6,571</u>     |
| <b>NET INCOME</b>   | <u>\$ 28,351</u>         | <u>\$ 35,065</u> | <u>\$ 32,501</u> |
| <b>BASIC EARNINGS PER SHARE FROM CONTINUING OPERATIONS:</b>               |                          |                  |                  |
| Class A Common Stock  | \$ 1.38                  | \$ 1.46          | \$ 1.25          |
| Class B Common Stock  | 1.35                     | 1.43             | 1.23             |
| <b>BASIC EARNINGS PER SHARE FROM DISCONTINUED OPERATIONS:</b>             |                          |                  |                  |
| Class A Common Stock  | \$ 0.01                  | \$ 0.24          | \$ 0.32          |
| Class B Common Stock  | 0.00                     | 0.24             | 0.32             |
| <b>BASIC EARNINGS PER SHARE:</b>  |                          |                  |                  |
| Class A Common Stock  | \$ 1.39                  | \$ 1.70          | \$ 1.57          |
| Class B Common Stock  | 1.35                     | 1.67             | 1.55             |
| <b>DILUTED EARNINGS PER SHARE FROM CONTINUING OPERATIONS:</b>             |                          |                  |                  |
| Class A Common Stock  | \$ 1.35                  | \$ 1.40          | \$ 1.20          |
| Class B Common Stock  | 1.32                     | 1.37             | 1.18             |
| <b>DILUTED EARNINGS PER SHARE FROM DISCONTINUED OPERATIONS:</b>           |                          |                  |                  |
| Class A Common Stock  | \$ 0.00                  | \$ 0.23          | \$ 0.31          |
| Class B Common Stock  | 0.00                     | 0.23             | 0.30             |
| <b>DILUTED EARNINGS PER SHARE:</b>  |                          |                  |                  |
| Class A Common Stock  | \$ 1.35                  | \$ 1.63          | \$ 1.51          |
| Class B Common Stock  | 1.32                     | 1.60             | 1.48             |

Note: All per share data has been adjusted for stock dividends

**Republic Bancorp, Inc. Directors**

Henry M. "Sonny" Altman, Jr., CPA  
Owner, Altman Consulting LLC  
Charles E. "Andy" Anderson  
Past CEO, Anderson Insurance & Financial Services  
Sandra Metts Snowden  
President, Metts Company Realtors/Metts Company, Inc.  
R. Wayne Stratton, CPA  
Member, Jones, Nale & Mattingly PLC  
Susan Stout Tamme  
President and Chief Executive Officer, Baptist Hospital East  
Bernard M. Trager  
Founder and Chairman, Republic Bancorp, Inc.  
A. Scott Trager  
Vice Chairman, Republic Bancorp, Inc.  
Steven E. Trager  
President and Chief Executive Officer, Republic Bancorp, Inc.

**Republic Bank & Trust Company Directors**

Ron Barnes  
Member, McCauley, Nicolas & Company, LLC  
Stan Curtis  
Senior Vice President, Hilliard Lyons  
Laura Douglas  
Director of External Communications, E.ON U.S.  
George E. Fischer  
Retired - Chairman, SerVend International, Inc.  
Craig Greenberg  
Counsel, Frost Brown Todd LLC  
D. Harry Jones  
President, Jones Plastic & Engineering Corp.  
Thomas M. Jurich  
Vice President for Athletics, University of Louisville  
Michael T. Rust  
President and Chief Executive Officer, Kentucky Hospital Association  
Bernard M. Trager  
Chairman - Executive Committee, Republic Bank & Trust Company  
A. Scott Trager  
President, Republic Bank & Trust Company  
Steven E. Trager  
Chairman and Chief Executive Officer, Republic Bank & Trust Company

**Republic Bank Directors**

Steven E. Trager  
Chairman and Chief Executive Officer  
Kevin Sipes  
Executive Vice President and Chief Financial Officer  
John Rippy  
Senior Vice President and Risk Management Officer  
Mike Beckwith  
Senior Vice President and Managing Director of Finance  
Phil Chesnut  
Senior Vice President and Managing Director  
Henry Hanff, M.D.  
Orthopedic Surgeon

**Republic Bancorp, Inc. Executive Officers**

Bernard M. Trager  
Chairman and Director  
Steven E. Trager  
President, Chief Executive Officer and Director  
A. Scott Trager  
Vice Chairman and Director  
Kevin Sipes  
Executive Vice President, Chief Financial Officer  
and Chief Accounting Officer  
David Vest  
Executive Vice President and Chief Lending & Chief Deposit Officer  
Mike Beckwith  
Senior Vice President and Managing Director of Finance  
Mike Ringswald  
Senior Vice President, Secretary and General Counsel

**Republic Bank & Trust Company  
Senior Management**

Steven E. Trager  
Chairman and Chief Executive Officer  
A. Scott Trager  
President  
David Vest  
Executive Vice President and Chief Lending & Chief Deposit Officer  
Kevin Sipes  
Executive Vice President and Chief Financial Officer  
Bank Administration  
Jeff Nelson, Senior Vice President  
Collections  
Duane Wilson, Senior Vice President  
Commercial Banking  
Robert Arnold, Senior Vice President  
Community Relations  
Carolle Jones Clay, Vice President  
Compliance  
Brian Waters, Vice President  
Controller  
Mike Newton, Vice President  
CRA  
Garry Throckmorton, Senior Vice President  
Facilities  
Carol James, Vice President  
Finance  
Mike Beckwith, Senior Vice President  
Human Resources  
Margaret Wendler, Senior Vice President  
Internal Audit  
Ann Bauer, Vice President  
Legal  
Mike Ringswald, Senior Vice President  
Marketing  
Michael Sadofsky, Senior Vice President  
Operations  
Shannon Reid, Senior Vice President  
Purchasing  
Brian Sizemore, Vice President  
Regional Managing Directors  
Tucker Ballinger, Senior Vice President - Frankfort, Georgetown,  
Lexington, and Shelbyville  
Claudio Monzon, Senior Vice President - Bowling Green,  
Elizabethtown, Florida and Owensboro  
David Jett, Vice President - Louisville  
Kathy Potts, Senior Vice President - Indiana, Louisville and  
Northern Kentucky  
Retail Banking  
Steve DeWeese, Senior Vice President  
Risk Management  
John Rippy, Senior Vice President  
Security  
Mark Speevack, Manager  
Tax Refund Solutions  
Barbara Trager, Senior Vice President and  
Managing Director of Tax Refund Solutions  
Cathy Slider, Senior Vice President and Director of Sales  
Mike Keene, Senior Vice President and Managing Director  
of Business Strategy  
Treasury  
Greg Williams, Senior Vice President and Chief Investment Officer  
Treasury Management  
Andy Powell, Senior Vice President  
Trust  
Joe Sutter, Vice President

**Republic Bank & Trust Company****Kentucky****Bowling Green**

1700 Scottsville Road, Bowling Green, KY 42104

270-782-9111

**Covington**

535 Madison Avenue, Covington, KY 41011

859-581-2700

**Elizabethtown**

1690 Ring Road, Elizabethtown, KY 42701

270-769-6356

**Fort Wright**

1945 Highland Pike, Fort Wright, KY 41017

859-331-0888

**Frankfort**

East

1001 Versailles Road, Frankfort, KY 40601

502-695-9000

West

100 Highway 676, Frankfort, KY 40601

502-875-4300

**Georgetown**

430 Connector Road, Georgetown, KY 40324

502-570-8868

**Lexington**

Andover

3098 Helmsdale Place, Lexington, KY 40509

859-264-0990

Chevy Chase

641 East Euclid Avenue, Lexington, KY 40502

859-255-6267

Harrodsburg Road

2401 Harrodsburg Road, Lexington, KY 40504

859-224-1183

Perimeter Drive

651 Perimeter Drive, Lexington, KY 40517

859-266-1165

Tates Creek

3608 Walden Drive, Lexington, KY 40517

859-273-3933

**Louisville**

Baptist Hospital East

3950 Kresge Way, Suite 108, Louisville, KY 40207

502-897-3800

Bardstown Road

2801 Bardstown Road, Louisville, KY 40205

502-459-2200

Blankenbaker Parkway

11330 Main Street, Middletown, KY 40243

502-254-7555

Brownsboro Road

4921 Brownsboro Road, Louisville, KY 40222

502-339-9700

Corporate Center

601 West Market Street, Louisville, KY 40202

502-584-3600

Dixie Highway

5250 Dixie Highway, Louisville, KY 40216

502-448-7000

Fern Creek

10100 Brookridge Village Blvd., Louisville, KY 40291

502-231-5522

Fern Valley Road

3605 Fern Valley Road, Louisville, KY 40219

502-964-8848

Hikes Point

3902 Taylorsville Road, Louisville, KY 40220

502-451-2006

Hurstbourne Parkway

661 South Hurstbourne Parkway, Louisville, KY 40222

502-425-2300

Jeffersontown

3811 Ruckriegel Parkway, Louisville, KY 40299

502-266-5466

Jewish Hospital

220 Abraham Flexner Way, Louisville, KY 40202

502-588-3115

New Cut Road

5125 New Cut Road, Louisville, KY 40214

502-363-4644

Outer Loop

4808 Outer Loop, Louisville, KY 40219

502-969-8999

Poplar Level Road

1420 Poplar Level Road, Louisville, KY 40217

502-636-2661

Prospect

9101 US Highway 42, Prospect, KY 40059

502-228-2755

St. Matthews

3726 Lexington Road, Louisville, KY 40207

502-893-2533

Springhurst

9600 Brownsboro Road, Louisville, KY 40241

502-339-2200

West Broadway

2028 West Broadway, Louisville, KY 40203

502-772-7500

**Owensboro**

Owensboro

3500 Frederica Street, Owensboro, KY 42301

270-684-3333

Owensboro Highway 54

3332 Villa Point Drive, Owensboro, KY 42303

270-683-2699

**Shelbyville**

1614 Midland Trail, Louisville, KY 40065

502-633-6660

**Indiana****Jeffersonville**

3141 Highway 62, Jeffersonville, IN 47130

812-282-1200

**New Albany**

3001 Charlestown Crossing Way, New Albany, IN 47150

812-949-2600

**Loan Production Offices****Louisville**

Cedar Springs

6844 Bardstown Road, Louisville, KY 40291

502-420-1888

Stony Brook

9128 Taylorsville Road, Louisville, KY 40299

502-420-1900

**Wesley Chapel**

27607 State Road 56, Wesley Chapel, FL 33543

(813) 929-4990

**Republic Bank****Port Richey**

9037 U.S. Highway 19, Port Richey, FL 34668

(727) 846-0066

**Southgate**

5043 U.S. Highway 19, New Port Richey, FL 34652

(727) 847-0066

RBCAA  
**NASDAQ**  
LISTED

**REPUBLIC BANCORP**

601 West Market Street

Louisville, KY 40202

502.584.3600

or outside Louisville

888.584.3600

[www.republicbank.com](http://www.republicbank.com)