

REPUBLIC BANCORP INC /KY/

Reported by

POWELL ANTHONY T

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 01/22/26 for the Period Ending 01/20/26

Address REPUBLIC CORPORATE CENTER
 601 WEST MARKET ST
 LOUISVILLE, KY, 40202

Telephone 5025843600

 CIK 0000921557

Symbol RBCAA

SIC Code 6022 - State Commercial Banks

Industry Banks

Sector Financials

Fiscal Year 12/31

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See Instruction 1(b).*

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

1. Name and Address of Reporting Person ² Powell Anthony T (Last) (First) (Middle)			2. Issuer Name and Ticker or Trading Symbol REPUBLIC BANCORP INC /KY/ RBCAA 	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) EVP, CHIEF LENDING OFFICER
601 W MARKET ST (Street)			3. Date of Earliest Transaction (MM/DD/YYYY) 1/20/2026	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
LOUISVILLE, KY 40202 (City) (State) (Zip)			4. If Amendment, Date Original Filed (MM/DD/YYYY)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	1/20/2026		A		525	A	\$0		26,765.549 B1	D
Class A Common Stock									23,614.956 B2	I By 401(k) Plan

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Instr. 3 and 4)	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transactions(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)			
					Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Employee Stock Option (right to buy)	\$71.36	1/20/2026		A			2,028		1/1/2029	1/1/2032	Class A Common Stock	2,028	\$71.36	2,028	D
Employee Stock Option (right to buy)	\$35.92								3/10/2025	3/9/2026	Class A Common Stock	1,500		1,500	D
Employee Stock Option (right to buy)	\$42.74								12/31/2025	12/31/2026	Class A Common Stock	5,376		5,376	D
Employee Stock Option (right to buy)	\$49.25								1/1/2027	1/1/2030	Class A Common Stock	4,484		4,484	D
Employee Stock Option (right to buy)	\$68.02								1/1/2028	1/1/2031	Class A Common Stock	3,244		3,244	D

Explanation of Responses:

- (1) Reflects additional dividend equivalent rights acquired since the date of the Reporting Person's last ownership report.
- (2) Reflects additions to and change in value of 401(k) plan since the date of the Reporting Person's last ownership report.

Reporting Owners				
Reporting Owner Name / Address		Relationships		
Director	10% Owner	Officer	Other	
Powell Anthony T 601 W MARKET ST LOUISVILLE, KY 40202		EV, CHIEF LENDING OFFICER		

Signatures

/s/ Kevin Sipes, Attorney-in-Fact **1/22/2026**

**** Signature of Reporting Person** **Date**

**—Signature of Reporting Person

1/22/2026

holder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** If the form is filed by more than one reporting person, see Instruction (b)(7)(B).
Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: Intentional misstatements or omissions of facts constitute Federal Criminal violations. See 18 U.S.C. 1001 and 15 U.S.C. 78j.

Note. The three copies of this Form, one of which must be manually signed, if space is insufficient, see instruction 6 for procedures. Persons who respond to the collection of information contained in this form are not required to carry and update the form displayed.

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