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REPUBLIC BANCORP INC Form 8-K July 14, 2005

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 14, 2005

REPUBLIC BANCORP INC.

(Exact name of registrant as specified in its charter)

Michigan 0-15734 38-2604669

(State or other jurisdiction of incorporation)

(Commission File No.)

(IRS Employer Identification No.)

1070 East Main Street, Owosso, Michigan 48867 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (989) 725-7337

(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 (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 July 14, 2005, the Company released its second quarter results and held a conference call to discuss the earnings release. A recording of the call will be available on the Internet at www.republicbancorp.com for 90 days. The press release is attached as Exhibit 99 to this Item 2.02.

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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.

Date: July 14, 2005 By: /s/ Thomas F. Menacher

Name: Thomas F. Menacher

Its: Executive Vice President, Treasurer and

Chief Financial Officer