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REPUBLIC BANCORP INC Form 8-K January 13, 2004

> 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): January 13, 2004

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

Michigan0-1573438-2604669(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)

ITEM 9. REGULATION F-D DISCLOSURE

On January 13, 2004, the Company released its fourth quarter and year-end results and held a conference call to discuss the earnings release. A recording of the call is available on the Internet at www.republicbancorp.com. The press release is attached as Exhibit 99.1 to this Item 9.

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.

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Date: January 13, 2004

8-K EXHIBIT INDEX

Exhibit No. Description

99.1 Republic Bancorp Inc. Press Release Dated January 13, 2004