

Item 7.01. REGULATION FD DISCLOSURE.

On February 20, 2026, Republic Bancorp Inc.'s ("Republic") wholly owned subsidiary, Republic Bank & Trust Company (the "Bank"), completed the sale of substantially all assets of its Republic Bank Finance ("RBF") division to CAN Capital Merchant Services, Inc. ("CAN") (the "Transaction").

The Transaction was completed pursuant to the terms of the Asset Purchase Agreement (the "Agreement") announced on December 22, 2025, which provided the aggregate purchase price to be equal to the net book value of RBF's assets and liabilities at Closing, plus a fixed premium. Under the terms of the Agreement, CAN acquired approximately \$81 million in loans and leases and assumed approximately \$1 million of related liabilities.

As a result of the Transaction, the Bank will record a pre-tax gain, net of broker commissions, of approximately \$6 million during the first quarter of 2026. Republic originally acquired RBF as part of its March 2023 acquisition of CBank.

Forward-Looking Statements

This Current Report on Form 8-K contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The forward-looking statements in the preceding paragraphs are based on our current expectations and assumptions regarding our business, the sale of assets, and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Our actual results may differ materially from those contemplated by the forward-looking statements. We caution you, therefore, against relying on any of these forward-looking statements. They are neither statements of historical fact nor guarantees or assurances of future performance. Important factors that could cause actual results to differ materially from those in the forward-looking statements and other factors set forth as "Risk Factors" at Part II, Item 1A in the Company's Form 10-K for the period ended December 31, 2024, which has been filed with the Securities and Exchange Commission and is available on Republic's website (www.republicbank.com) and on the Securities and Exchange Commission's website (www.sec.gov).

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: February 24, 2026

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