REPUBLIC BANCORP

RULES OF PROCEDURE
2023 ANNUAL MEETING OF SHAREHOLDERS
REPUBLIC BANCORP, INC.

Welcome to the 2023 Annual Meeting of Shareholders of Republic Bancorp, Inc. (the "***Company***"). In fairness to all shareholders attending the meeting and in the interest of having a fair, informative, orderly, and constructive meeting, the following rules of procedure will apply.

1. All shareholders and proxy holders must register at the reception desk before entering the room for the meeting.

2. The business of the meeting will follow the order shown on the Agenda for the meeting.

3. If you wish to speak, please raise your hand. You must have been a shareholder of record as of the close of business on February 10, 2023, or be named in a proxy given by a shareholder of record and properly filed prior to the meeting, to be recognized by the Executive Chair. When the Executive Chair recognizes you, please stand, give your name, and state whether you are an individual shareholder, a proxy holder, or a representative of an organization holding shares.

4. Shareholder and proxyholder questions or remarks, which will be limited to no more than three questions/remarks per shareholder or proxyholder, must be relevant to the meeting, pertinent to matters properly before the meeting, and briefly stated with a time limit of three minutes. The meeting is not to be used as a forum to present general economic, political, or other views that are not related to the business of the meeting.

5. The Executive Chair will rule out of order comments that are, among other things:

    - Irrelevant to the business of the meeting;
    - Disorderly;
    - Related to pending or threatened litigation;
    - Unduly prolonged (longer than three minutes);
    - Repetitious of statements already made by other persons; or
    - Further the speaker's personal or business interests.

6. If there is any matter that is of individual concern to a shareholder or proxyholder and that is not an appropriate subject matter for general discussion, please defer discussion of the matter until after the meeting. At that time or some other mutually convenient time, an officer of the Company will be available to meet with individual shareholders/proxyholders to discuss such matters.

7. The Executive Chair will have the authority necessary to preside over the meeting and may make any and all determinations with respect to the conduct of the meeting and procedures to be followed during the meeting.

8. The use of cameras, sound or video recording equipment, communication devices, or any other similar equipment (including cellular telephones) is prohibited without the express written permission of the Company.

9. The violation of these Rules of Procedure will be considered cause for expulsion from the meeting by the Executive Chair. In the event of disorder, the Executive Chair may immediately adjourn the meeting or declare the polls open for such period of time as he may determine to receive votes by proxy or ballot on items of business properly before the meeting.

Thank you for your cooperation.