

JOHN T. RIPPY
4905 Crofton Road
Louisville, Kentucky 40207



I have served as Republic Bank & Trust Company's Chief Risk Officer since 2005. I am responsible for the audit, compliance, community reinvestment, legal, and security functions and serve on the board of the Republic Bank Foundation. In my career I have provided risk management, legal and general corporate advice, performed functions including securities and corporate filings, employee benefit implementation, human resources support and real estate lending and management support. In addition to Republic Bank, my work experience includes serving as state counsel for a \$100 billion bank holding company, general counsel and secretary for a \$1.7 billion bank holding company, and an attorney in private practice in a law firm primarily serving the financial industry.

I am a graduate of the University of Louisville Brandeis School of Law and Centre College. I currently serve on the board of Habitat for Humanity of Metro Louisville and, among other previous board service, am particularly grateful to have been a founding member of the board of the Louisville Metro Affordable Housing Trust Fund.

Professional Experience:

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| 2005 to Present | Republic Bank & Trust Company, Louisville, Kentucky, Executive Vice President, Chief Risk Officer. |
| 2004 to 2005 | Fifth Third Bank, Louisville, Kentucky, –Vice President. |
| 1994 to 2004 | Bank Of Louisville, Louisville, Kentucky, –Executive Vice President and General Counsel, Senior Vice President and Deputy General Counsel |
| 1992 to 1994 | National City Bank, Louisville, Kentucky, Vice President and Counsel. |
| 1986 to 1992 | Morgan & Pottinger, Louisville, Kentucky, Associate Attorney |

Education:

University of Louisville Brandeis School of Law, Louisville, Kentucky (J. D., 1986)
Centre College, Danville, Kentucky (B.A. Economics and Business Management, 1983)

Associations/Recognition:

Member of Louisville and Kentucky Bar Associations; Louisville Bar Association Fellow

Board membership includes:

Current:

Habitat for Humanity of Metro Louisville; Past President, Vice President, Executive, Nominating, Site Selection, Board Development and Capital Campaign Committees

Previous:

Louisville Urban League

Louisville Affordable Housing Trust Fund; Treasurer, Executive Committee (currently on Program Committee)

Historic Locust Grove; Vice President and Chair Governance Committee

Kentucky Shakespeare Festival; President

Leadership Louisville Class of 2000