



Working with and for the people of the Caribbean for over one hundred and seventy one years, Republic Bank has created a rich tradition of enabling dreams. We have earned the reputation as “The One” for our customers. “The One” they can depend on to help them achieve goals at every stage of their lives.

Whether it is the dream of owning a home, educating themselves or their children or expanding their business and investing for the future, we work with our customers – Retail, Commercial and Corporate – and are committed to their success. In the process, we have strengthened our relationships across the board by consistently offering competitive products, savings and loans packages, investment opportunities and advice.

As we diversify our solutions to suit our customers’ needs, our suite of electronic banking services has become a key focus for growth. *RepublicOnline* has recently been augmented to comprehensively address

both retail and commercial clients. Ranked the best of breed among similar internet banking platforms, *RepublicOnline* allows us to continuously redefine the scope of e-banking locally and regionally by offering innovative and convenient banking – anywhere, anytime.

With a vast array of financial products provided by highly experienced and dedicated staff, we continue to surpass the ever-changing expectations of every customer segment. What’s more, our highly competitive products, our expansive branch and ABM networks (the largest in the country) and our extensive regional presence ensure that we continue to maintain a leading role in the Caribbean’s banking industry. As we continue to fulfill the dreams of those we serve, we too fulfill our dream of success.



dreaming

Fulfilling the dreams of our customers
means facilitating their financial goals
with the right products and services



rewarding

Our goal is to build relationships
with our customers that bring them the
rewards of successful financial guidance



At Republic Bank, we believe that the true hallmark of any successful bank is not whether it is profitable for itself, but whether it is rewarding for the people that it serves – customers, staff and shareholders.

This reward system compels us to provide optimum solutions for our customers, sensitizes us to our employees' needs and guides us in making the decisions that will yield the maximum returns for shareholders.

Even as the demands placed on us become more complex, it is with a spirit of innovation that we proudly continue to maintain our signature top-tier service level. The well-received Republic Bank Customer Panels, for

example, have been instrumental as we gauge and engage our customer bases; staying in touch with the people for whom we design our products and services. To this end, our customers have cited our strengths in customer service as the main reason for doing business with us.

As we deepen our relationship with our customers, we create new and innovative ways of reaching out to them and we raise the bar for excellence. We see this role as pivotal in ensuring the economic success of the Bank, the nation and the wider Caribbean region.



In the movement to become the “Bank of choice”, we understand that growth occurs in many ways and on many levels. While we continue to expedite strategies of growth and expansion in our asset base, our profitability and our regional reach, we also strategically nurture the growth of the individuals within our organization. Individual progress, individual growth are key in achieving success for the whole.

In our quest to empower the individuals within our ranks, we have invested in and implemented innumerable training programmes to raise our staff’s knowledge base and service levels and to engage their highest potential in cultivating customer satisfaction. The resultant success is defined by long and lasting relationships with customers that often span generations.

Beyond our educational initiatives, our HR systems also identify and recognize the unique value of each employee’s contribution and reward individual staff members and teams when they fulfill and exceed their potential. These efforts create a groundswell of empowered staff who buoy up corporate initiatives with motivated preparation and strategic implementation.

Success within generates success without. As our staff perform more positively and more professionally they will render the kind of service that will make our customers and our shareholders more profitable and inevitably create growth and success for all.



growing

We cultivate the best in our people so that they are empowered to live our core values and to perform in the true spirit of service



fulfilling

Fulfilling our vision of a better Caribbean
drives the strategic implementation
of our community service initiatives



As a Caribbean Bank, we recognize that the social needs of our people are great. More importantly, we also recognize that our ability as a people to fulfill these needs, is far greater. Our goal therefore is to empower our communities to overcome all obstacles on the road to fulfilling their highest potential.

The Republic Bank Group plays a strategic role in social investment through our *Power to Make a Difference* Programme. Five years ago when we launched our flagship social investment programme, the Power to Make a Difference, we pledged \$40 million over a five-year period to youth empowerment through education, culture and sport; poverty alleviation and health; and entrepreneurial development.

This programme, geared toward creating self-sufficient and self-sustaining communities through collaboration with individuals, groups and the communities themselves, continues to enjoy tremendous success and positive outcomes in the countries in which it has been introduced; growing in scope and significance.

In working with diverse communities to create the right framework for a brighter future, we have ushered in an age of corporate conscientiousness, where, in going forward, we can make even more significant strides in unlocking the Caribbean's potential to succeed.