

one group ▪ individual solutions



At Republic Bank, we believe that one of the hallmarks of longevity is a business' ability to rigorously examine its own systems, to exploit every opportunity for improvement. Continuous improvement is key to achieving excellence. Sound, integrated, sustainable practice can sharpen even the most successful company's competitive edge. As we continue to set the benchmark for performance, we aim to be a true Caribbean bank, with first world efficiency and vision. Success requires collaboration across borders, divisions, units and functions and this organizational restructuring is in keeping with our mandate of excellence. April 2006 saw the strengthening of our already robust position within the Caribbean with the acquisition of Dextra Bank and Trust Company Limited. Additionally, with a view of aligning our Caribbean subsidiaries more closely to our "Brand Republic" ideal – its corporate identity, vision, culture and values – a rebranding effort in Grenada and Guyana was completed successfully. Republic Bank stands poised to assume our position within the regional and international landscape as the "financial institution of choice in the Caribbean for customers, staff and shareholders."

creating wealth



At Republic Bank we have established our place as a partner with the commercial business sector to encourage and support business development initiatives. We see our role in this as pivotal to the economic success of the Bank, the nation and the wider Caribbean region. As we play our part in creating wealth for our stakeholders and for the business sector, we encourage regional networking opportunities through sponsorship of business seminars and conferences, as well as through our relationship with the Caribbean Association of Indigenous Banks. We also support the Excellence in Business Awards to promote and reward the highest standards of business success. Through these initiatives we are able to fulfil our role as the driving force behind creating economic opportunities, standards and benefits that will support Trinidad and Tobago and indeed the Caribbean region to raise its ability to compete in a global economy.

dedicated performance ▪ creating results



People, their talents, innovation and commitment are the motors that drive Republic Bank. We attain excellence as a company through our people's attainment of excellence. With this focus, we invest significantly in strengthening and empowering our human capital, providing them with the training and support needed in customer relations. We cultivate our staff to be our primary touch points with our customers – they are the ones who establish, develop and maintain relationships with our customers. Moreover, we ensure that they are ready to operate, manage and lead in a globally competitive business so that we at Republic Bank will be well poised to lead in this new era of banking. And we are in a new era. Our customers are now looking for solutions to new challenges presented by a transformed technological world. Through Republic Bank's electronic banking, we are responding to our customers' needs for new, safe and convenient ways to shop for financial services and conduct banking business, any day, any time. Furthermore, we are assuring our customers of our commitment to being a "one stop shop" for all their banking needs. This is now a significant part of our mission as we constantly set goals, looking for novel ways of achieving excellence and of ensuring that the needs of our customers, staff and shareholders are not just met but surpassed.

## nurturing true potential



Care and concern for people drive our company values and they are integrated into our business operations and decision-making processes throughout the Republic Bank Group. This philosophy has been the foundation of our dedication to making a difference in the communities we serve throughout the Caribbean. To this end, Republic Bank has committed US\$6 million over five years toward social development projects under an ambitious corporate social investment initiative – “The Power to Make A Difference.” This programme is geared towards creating self-sufficient and self-sustaining communities through collaboration with individuals, groups and communities. The programme has had tremendous success and positive outcomes in the countries in which it has been introduced and it continues to grow in scope and significance. Republic Bank also continues to focus on and support developmental initiatives aimed at the youth in the areas of education, sport and culture. Of equal importance are our social outreach programmes in poverty alleviation and health. This network of social and developmental programmes creates a platform of support and empowerment for young people, communities and the socially dispossessed of the Caribbean. These are the kinds of initiatives that drive us as a company. We see it as a moral responsibility as well as a social and economic imperative that we do our part in developing and creating opportunities for the communities with which we share our future.