



## *seeding the future*

As a visionary institution Republic Bank believes in and continuously seeks avenues to channel positive energies to promote advancement.

In keeping with its focus on education, sport and youth development, the Bank has been instrumental in making a difference in the lives of young people throughout the tri-island state.

In the area of education, the bank's involvement includes the construction and equipping of a technical wing for Bishop's College, Carriacou, the launch of a bursary programme to assist students pursuing a Bachelors degree at home through the UWI Distance Education Programme and the ongoing scholarships to the UWI. Additionally, the Bank sponsors the annual Award for Overall Academic Excellence at the T.A. Marryshow Community College.

In sport, the Bank's main focus is the sponsorship of the increasingly popular secondary schools football competition now firmly branded Republic Bank RightStart Cup Youth Football Tournament. We also support the social development of our community through construction works at homes for the elderly and the expansion of homes for children with special needs.

The realisation of these undertakings all serve to unleash the potential of all strata of our society for the ultimate development of the people.

*We facilitate, support and reward youth development through education initiatives and sports disciplines. Further, we support social development in our communities through infrastructure and environment enhancement and by facilitating the disenfranchised groups of our communities.*





*the fruit of innovation*

Driven by the desire to fulfil our customers' financial needs Republic Bank provides a wide range of innovative products and services. Through these offerings we accomplish the goal of growing and expanding the market's potential while simultaneously minimising costs and maximising market-share, profitability and customer satisfaction.

It is the spirit of innovation that has inspired us to produce such value-focused product offerings as our Suite of Savings, our various high yield deposit accounts and credit facilities including our HOMEasy mortgages. Our product range continues to evolve with our market, hence our recently launched Visa TravelMoney Card has had tremendously favourable response and is widely used.

Even as we raise the bar on products and services for our customers' we also recognise that we must invest in the infrastructure that will facilitate higher levels of customer satisfaction. As such, our plans for the relocation of our Hillsborough Street Branch to a newly constructed state of the art site on the Esplanade in St. George's are on target for 2008.

Innovations in our products and services, as well as improved and easily accessible facilities all point to the Bank's vision to grow and expand. As we aspire to be the financial institution of choice on the island we commit to evolving our offerings on every front and setting the benchmark for service in the local banking industry.

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## *making dreams bloom*

From initial contact with a customer to the realisation of dreams, customer satisfaction is our goal. When it comes to our customers, their success is our success and so we dedicate ourselves to the mutual goal of maximising profitability through solid partnership in financial planning and implementation.

Our customer service standards set us apart in the local industry. We provide the largest and most convenient branch network in the country. We have also set the benchmark in facilitating more consumer friendly loan facilities with swifter approvals, follow up service and a wide variety of loan applications.

Our desire to delight our customers at every touch point is reflected in our consistent delivery of credible customer service, top rating in the annual customer service survey and our recent qualification as a service Excellence Provider. We believe that our standard of customer service and commitment to employee satisfaction are integral components in ensuring consistent shareholder value, and to this end, the creation of customer loyalty.

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## *cultivating our resources*

The growth and development of our human resources are critical to the success of our Bank. As we establish our service paradigm of excellence we directly impact on customer satisfaction and reap the resultant rewards of profitability now and in the long term.

In this vein, we commit to consistent investment in training and in focusing on the developmental needs of our employees. Our employee empowerment strategies include initiatives of in-house training with qualified facilitators in Orientation and Anti-money Laundering as well as specialised training in Credit and Risk Management. We also implement job fit strategies to ensure that staff are ideally positioned based on their particular expertise and career goals.

Additionally, under the Bank's educational programmes, staff are acknowledged for academic achievement, and further encouragement is offered through the reimbursement of tuition fees for studies successfully completed in job related areas.

Efficiency, empowerment and excellence are our watchwords when it comes to our most valuable resource – our people. And as we facilitate them to aspire to and attain new pinnacles of success in these areas, we are unlocking the greatest potential for the future success of our bank.

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