



Contents

Acting Appointment: Mr. Edison Alleyne to act as Permanent Secretary	179
Applications for Liquor Licences District "D", District "E" and District "E"/Holetown	180-182, 183
Independent Auditors' Reports to the Directors of Royal Bank of Canada, the Shareholders of RBC Royal Bank Holdings (Barbados) Limited, RBC Royal Bank Holdings (Bahamas) Limited and RBC Royal Bank Holdings (Cayman) Limited	189-192
Lost Policy Notices for Paul Robinson, Edmund Barrow, Rawle Eastmond and Peter Bynoe	183, 188
Notice of Revival of Registration re Merton Corporation	179
Notices of Application for Declaration of Ownership and Certificate of Title for Patricia Smith, Doris Cleopatra Griffith and Lionel Farrell	184-186
Probate Advertisements for Clotell Doreen Clarke a.k.a. Clotell Clarke, Dennis Ambrose Smith, Sylvia Ione Wentt a.k.a. Sylvia Wentt and Luisa Teresa Garcia de Richmond a.k.a. Luisa Teresa Garcia Tuozzo a.k.a. Luisa Teresa Garcia	187, 188
Vacation Leave: The Hon. Mr. Justice Andrew Burgess and The Hon. Madam Justice Kaye Goodridge, Justices of Appeal and Dr. The Hon. Madam Justice Sonia Richards, Judge of the High Court	179

Bill re: The Barbados Revenue Authority Act, 2014.

NOTICE NO. 246

Government Notices

Vacation Leave

The Hon. Mr. Justice Andrew Burgess, Justice of Appeal, has been granted five (5) days' vacation leave from 24 to 28 February, 2014.

Vacation Leave

The Hon. Madam Justice Kaye Goodridge, Justice of Appeal, has been granted vacation leave as follows:—

- ten (10) days from 14 to 25 April, 2014
- twenty-five (25) days from 7 to 31 July, 2014
- two (2) days from 27 to 28 November, 2014
- five (5) days from 15 to 19 December, 2014

Dr. The Hon. Madam Justice Sonia Richards, Judge of the High Court, has been granted forty (40) days' vacation leave from 30 May to 9 July, 2014.

Acting Appointment

Mr. Edison Alleyne, Deputy Permanent Secretary, has been appointed to act as Permanent Secretary, Ministry of Environment and Drainage, with effect from 2013-12-01 until further notice but not later than 2014-05-31.
(M.P. 3/68/18C T1)

NOTICE NO. 247

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

Merton Corporation
Company No. 22181

In accordance with Section 339 (3) of the Companies Act, Cap. 308, notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from December 30, 2013.

Dated this 30th day of January, 2014.

HUGH GRANSAULL
Director.

NOTICE NO. 248

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: PETER ODLE C/o Lion Castle Polo Estate

OCCUPATION:

ADDRESS: Lion Castle, St. Thomas.

PREMISES: Wall structure situated at Lion Castle, St. Thomas.

Dated this 30th day of January, 2014.

Signed: S. SEALY
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrate's Court District "D" on Wednesday the 19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

APPLICANT: CARY BANFIELD C/o IMart Convenience Store

OCCUPATION: Manager

ADDRESS: #9 Clapham Heights, St. Michael.

PREMISES: Wall structure located at "The Walk", Welches, St. Thomas.

Dated this 5th day of December, 2013.

Signed: C. BANFIELD
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrate's Court Dist. "D" on Wednesday the 19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

NOTICE NO. 249

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: CURTIS HAREWOOD

OCCUPATION:

ADDRESS: Vault Road, Welchman Hall, St. Thomas.

PREMISES: A shop located at Vault Road, Welchman Hall, St. Thomas.

Dated this 9th day of December, 2013.

Signed: CURTIS D. HAREWOOD
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrate's Court District "D" on Wednesday the 19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

APPLICANT: DEBORAH JONES

OCCUPATION:

ADDRESS: Lower Canefield, St. Thomas.

PREMISES: Wall and wooden structure located at Lower Canefield, St. Thomas.

Dated this 17th day of January, 2014.

Signed: D. JONES
Applicant.

This Application for a Grant of a Restaurant Licence will be considered at a Licensing Court to be held at Magistrate's Court Dist. "D" on Wednesday the 19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

NOTICE NO. 250

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: TONI JEMMOTT

OCCUPATION: Financial Officer

ADDRESS: Melrose, St. Thomas.

PREMISES: Concrete and metal building located at
Melrose, St. Thomas.

Dated this 20th day of January, 2014.

Signed: T. JEMMOTT
Applicant.

This Application for a Grant of a Wholesale
Licence will be considered at a Licensing Court to be
held at Magistrate's Court District "D" on Wednesday
the 19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

APPLICANT: TYRONE MAYCOCK

OCCUPATION: Manager

ADDRESS: #82 Kingsland Gardens, Christ Church.

PREMISES: A gas station at Redman's Village,
St. Thomas.

Dated this 23rd day of January, 2014.

Signed: T. MAYCOCK
Applicant.

This Application for a Grant of a Retail Licence
will be considered at a Licensing Court to be held
at Magistrate's Court Dist. "D" on Wednesday the
19th day of February, 2014 at 9 o'clock a.m.

R. TROTMAN (Mrs.)
Clerk to the Licensing Authority.

NOTICE NO. 251

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: KENDREA JOHNSON

OCCUPATION:

ADDRESS: Date Tree Hill, St. Lucy.

PREMISES: Wooden structure, Date Tree Hill,
St. Peter.

Dated this 1st day of October, 2013.

Signed: K. JOHNSON
Applicant.

This Application for a Grant of a Retail Licence
will be considered at a Licensing Court to be held
at Magistrates' Court District "E" on Friday the
21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: CRAIG SMITH

OCCUPATION:

ADDRESS: 12 The Mount, St. George.

PREMISES: Wall building, 135 rooms, Heywoods,
St. Peter.

Dated this 8th day of January, 2014.

Signed: C. SMITH
Applicant.

This Application for a Grant of a Hotel Licence
will be considered at a Licensing Court to be held
at Magistrates' Court Dist. "E" on Friday the 21st day
of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 252

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: MANUEL WARD

OCCUPATION: Manager

ADDRESS: Animal Flower Cave, North Point,
St. Lucy.PREMISES: Wood and wall building located at the
Animal Flower Cave, St. Lucy.

Dated this 13th day of January, 2014.

Signed: M. WARD
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court District "E" on Friday the 21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: IAN GRIFFITH

OCCUPATION: Funeral Director

ADDRESS: Ashton Hall, St. Peter.

PREMISES: One storey building corner Mile &
Quarter, Opposite Government Resource
Centre, St. Peter.

Dated this 5th day of December, 2013.

Signed: I. GRIFFITH
Applicant.

This Application for a Grant of a Restaurant Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. "E" on Friday the 21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 253

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: PHILIP TAITT

OCCUPATION:

ADDRESS: Missum Bottom, Welchtown, St. Peter.

PREMISES: Galvanize and plywood building, corner
Church Street, Speightstown, St. Peter.

Dated this 27th day of November, 2013.

Signed: P. TAITT
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court District "E" on Friday the 21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: PATRICK YEARWOOD

OCCUPATION: Assistant Manager

ADDRESS: Checker Hall, St. Lucy.

PREMISES: Dee's Bar, a wall and galvanized building,
Crab Hill, St. Lucy.

Dated this 21st day of November, 2013.

Signed: P. YEARWOOD
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. "E" on Friday the 21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

NOTICE NO. 254

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICANT: JOSEPH HAYNES

OCCUPATION:

ADDRESS: Kings Village, Holders Hill, St. James.

PREMISES: Blue and white wooden and galvanized structure with lattice framework, located in Broomefield #1, St. Lucy.

Dated this 15th day of November, 2013.

Signed: J. HAYNES
Applicant.

This Application for a Grant of a Retail Licence will be considered at a Licensing Court to be held at Magistrates' Court District "E" on Friday the 21st day of February, 2014 at 9 o'clock a.m.

J. BOYCE
Clerk to the Licensing Authority.

APPLICANT: PAUL MERVYN EDWARDS

OCCUPATION:

ADDRESS: 144 Port St. Charles, St. Peter.

PREMISES: Two storey wood and wall construction located at Second Street, Holetown, St. James (Nismi Restaurant).

Dated this 7th day of February, 2014.

Signed: P. EDWARDS
Applicant.

This Application for a Grant of a Restaurant Licence will be considered at a Licensing Court to be held at Magistrates' Court Dist. "E" Holetown on Friday the 21st day of February, 2014 at 9 o'clock a.m.

A. MAHON
Clerk to the Licensing Authority.

NOTICE NO. 255

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

PAUL ROBINSON having made sworn deposition that Policy No. 9697999 on his life has been lost, and having made application to us to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy will be issued.

Dated this 17th day of February, 2014.

By Order,

LORENE WATSON
Operations Manager.

NOTICE NO. 256

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

EDMUND BARROW having made sworn deposition that Policy No. 9696408 on his life has been lost, and having made application to us to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy will be issued.

Dated this 17th day of February, 2014.

By Order,

LORENE WATSON
Operations Manager.

NOTICE NO. 257

BARBADOS

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

IN THE MATTER OF: *The Land (Title Proceedings) Act, 2011 (Act 2011-7)*
(Section 3 (1)(B))

AND IN THE MATTER OF ALL THAT land situate at Free Hill in the parish of Saint George in this Island containing by admeasurement 336.7 square metres and being the lot numbered 3 as shown on a plan certified on the 25th day of January, 2005 by Nigel S. A. Lucas, Land Surveyor, abutting and bounding to the North on the lot numbered 1 to the East on a Public Road to the South on lands now or late of Moses Jones and to the West on the lot numbered 4 or however else the same may abut and bound together with the dwelling house thereon.

AND SECONDLY all that land situate at Free Hill in the parish of Saint George in this Island containing by admeasurement 1363.7 square metres and being the lot numbered 4 as shown on a plan certified on the 25th day of January, 2005 by Nigel S. A. Lucas, Land Surveyor abutting and bounding to the North on the lot numbered 2 to the East on a right of way 2.44 metres wide on part or portion of the Lot numbered 1 and the Lot numbered 3 to the South on lands now or late of Fitzgerald Greaves and to the West on lands now or late of Louise Brereton or however else the same may abut and bound.

TAKE NOTICE

TAKE NOTICE that **PATRICIA SMITH** of Free Hill in the parish of Saint George in this Island has made application to the High Court of Justice of Barbados for a Declaration of Ownership and Certificate of Title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown on or before the **31st day of March, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **31st day of March, 2014**.

SHARON PARRIS

whose place of business and address for service is:
“Inga Lodge”, Pinfold Street, Bridgetown, BB11127,
Attorney-at-Law for the Claimant.

NOTICE NO. 258

LAND (TITLE PROCEEDINGS) ACT, 2011
(Act 2011-7)

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND SITUATE
AT CAVE HILL DRIVE IN THE PARISH OF SAINT LUCY, ALSO
KNOWN AS GRAVES YARD IN THE PARISH OF SAINT LUCY**

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. LTP 7 of 2014

IN THE MATTER OF: The Land (Title Proceedings) Act, 2011 (Section 3);

AND IN THE MATTER OF ALL THAT LAND situate at Cave Hill Drive in the parish of Saint Lucy, also known as Grave Yard in the parish of Saint Lucy containing by admeasurement the area of 1,039.1 square metres and Abutting and Bounding to the North on Lands now or formerly of Myrtle Beckles, to the West and East on Lands now or formerly of Griffith and to the South on a public road 5.5 metres wide or however else the same may abut and bound.

TAKE NOTICE that **DORIS CLEOPATRA GRIFFITH** of Cave Hill Drive in the parish of Saint Lucy in this Island has applied to the High Court for a declaration of her ownership and a certificate of title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, on or before the **30th day of April, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of April, 2014**.

Dated the 5th day of February, 2014.

TENNYSON C. VAUGHN, Attorney-at-Law of Integrity Law Chambers,
Attorneys-at-Law for the Adverse Claimant,
whose place of business and address for service is
1st Floor Nation House, 39 Roebuck Street, Bridgetown.

NOTICE NO. 259

Land (Title Proceedings) Act, 2011
(Act 2011-7)

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF**

ALL THAT LAND situate at Walronds in the parish of Christ Church comprising by admeasurement 405.2 square metres or thereabouts.

**SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE**

CLAIM NO. LTP 3/2014

IN THE MATTER OF: The Land (Title Proceedings) Act, 2011 (Section 3);

AND IN THE MATTER OF ALL THAT LAND situate at Walronds in the parish of Christ Church in this Island containing by admeasurement 405.2 square metres or thereabouts (of which area 35.9 square metres are contained in road) as the same is shown on a plan of the same certified the 8th day of March, 2010 by Marcus N. Brathwaite, Land Surveyor (hereinafter referred to as “the Plan”) **ABUTTING AND BOUNDING** towards the North on a Public Road as shown on the Plan towards the East on lands now or late of Otha Arthur as shown on the Plan towards the South on lands now or late of Curtland Callender as shown on the Plan and towards the West on a Public Road as shown on the Plan together with the dwellinghouse or other buildings thereon.

TAKE NOTICE that **LIONEL FARRELL** of Walronds in the parish of Christ Church in this Island, Executor and Trustee of the Estate of Henry Austin Farrell has applied to the High Court for a declaration of his ownership and a Certificate of Title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, on or before the **8th day of April, 2014**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown, on or before the **8th day of April, 2014**.

Dated the 11th day of February, 2014.

AJAMU BOARDI, Attorney-at-Law for the Claimant
whose place of business and address for service is
Unity Chambers, The Phoenix Centre, George Street,
Belleville, St. Michael.

Probate Advertisements

NOTICE NO. 260

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**CLOTELL DOREEN CLARKE also known as
CLOTELL CLARKE**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE OF THE WILL dated the 16th day of May, 2005 of CLOTELL DOREEN CLARKE also known as CLOTELL CLARKE late of Rendezvous Terrace in the parish of Christ Church who died in this Island on the 29th day of November, 2005 by TRUDI ANNE-MARIE MORRIS the Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 13th day of February, 2014.

CAROL-ANN D. SMITH
Attorney-at-Law.

NOTICE NO. 261

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

DENNIS AMBROSE SMITH

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE OF THE WILL dated the 27th day of November, 2010 of DENNIS AMBROSE SMITH late

of #8 Goodwood Park, Graeme Hall in the parish of Christ Church who died in this Island on the 19th day of March, 2011 by CAROL-ANN DENISE SMITH and BERNARD DENNIS SMITH the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 13th day of February, 2014.

CAROL-ANN D. SMITH
Attorney-at-Law.

NOTICE NO. 262

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**SYLVIA IONE WENTT also known as
SYLVIA WENTT**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE OF THE WILL dated the 1st day of November, 2006 of SYLVIA IONE WENTT also known as SYLVIA WENTT late of Rendezvous Terrace in the parish of Christ Church who died in this Island on the 15th day of June, 2012 by TRUDI ANNE-MARIE MORRIS and HARCOURT ADELBERT MARSHALL the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 13th day of February, 2014.

CAROL-ANN D. SMITH
Attorney-at-Law.

NOTICE NO. 263

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**LUISA TERESA GARCIA de RICHMOND also
known as LUISA TERESA GARCIA TUOZZO
also known as LUISA TERESA GARCIA**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE OF THE WILL dated the 21st day of May, 2013 of LUISA TERESA GARCIA de RICHMOND also known as LUISA TERESA GARCIA TUOZZO also known as LUISA TERESA GARCIA late of Durants Village, Holders Hill in the parish of Saint James in this Island who died in this Island on the 28th day of September, 2013 by LUISAN de la COROMOTO ROGERS and CHRISTOPHER GLENN ROGERS the Executors named in the Will of the said deceased.

Notices having been published in the *Barbados Advocate* newspaper on the 20th day of December, 2013 and on the 23rd day of December, 2013 respectively an application shall be submitted to the Supreme Court of Judicature fourteen (14) days from the date of notice in the *Official Gazette*.

Dated this 17th day of February, 2014.

STEPHEN WALCOTT & CO.
Attorneys-at-Law.

NOTICE NO. 264

SAGICOR LIFE INC.

RAWLE EASTMOND of Upper Carlton, St. James having made sworn deposition that Policy No. 0159464 issued or assumed by Life of Barbados Limited prior to its amalgamation with Sagicor Life Inc., on his life has been lost, and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 27th day of January, 2014.

By Order,

ALTHEA HAZZARD
Corporate Secretary.

NOTICE NO. 265

SAGICOR LIFE INC.

PETER BYNOE of No. 36 Locust Hall, St. George having made sworn deposition that Policy No. S07171376 issued or assumed by Sagicor Life Inc., on his life has been lost, and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 24th day of January, 2014.

By Order,

ALTHEA HAZZARD
Corporate Secretary.

NOTICE NO. 266

INDEPENDENT AUDITORS' REPORT

To the Directors of
Royal Bank of Canada

We have audited the accompanying financial statements of **Royal Bank of Canada – Barbados Branch**, which comprise the statement of financial position as at October 31, 2013 and the statement of comprehensive income, statement of changes in capital accounts and statement of cash flow for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of **Royal Bank of Canada – Barbados Branch** as of October 31, 2013 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

DELOITTE & TOUCHE

January 23, 2014.

Bridgetown,

Barbados.

NOTICE NO. 267

INDEPENDENT AUDITORS' REPORT

To the Shareholder of
RBC Royal Bank Holdings (Barbados) Limited

We have audited the accompanying non-consolidated financial statements of **RBC Royal Bank Holdings (Barbados) Limited**, which comprise the non-consolidated statement of financial position as at October 31, 2013 and the non-consolidated statement of comprehensive income, non-consolidated statement of changes in shareholder's equity and non-consolidated statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these non-consolidated financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these non-consolidated financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the non-consolidated financial statements present fairly, in all material respects, the financial position of **RBC Royal Bank Holdings (Barbados) Limited** as of October 31, 2013 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

DELOITTE & TOUCHE

January 23, 2014.

Bridgetown,

Barbados.

NOTICE NO. 268

INDEPENDENT AUDITORS' REPORT

To the Shareholders of
RBC Royal Bank Holdings (Bahamas) Limited

We have audited the accompanying non-consolidated financial statements of **RBC Royal Bank Holdings (Bahamas) Limited**, which comprise the non-consolidated statement of financial position as at October 31, 2013 and the non-consolidated statement of comprehensive income, non-consolidated statement of changes in shareholders' equity and non-consolidated statement of cash flow for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these non-consolidated financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these non-consolidated financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the non-consolidated financial statements present fairly, in all material respects, the financial position of **RBC Royal Bank Holdings (Bahamas) Limited** as of October 31, 2013 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

DELOITTE & TOUCHE

January 23, 2014.

Bridgetown,

Barbados.

NOTICE NO. 269

INDEPENDENT AUDITORS' REPORT

To the Shareholder of
RBC Royal Bank Holdings (Cayman) Limited

We have audited the accompanying non-consolidated financial statements of **RBC Royal Bank Holdings (Cayman) Limited**, which comprise the non-consolidated statement of financial position as at October 31, 2013 and the non-consolidated statement of comprehensive loss, non-consolidated statement of changes in shareholder's equity and non-consolidated statement of cash flow for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the non-consolidated financial statements present fairly, in all material respects, the financial position of **RBC Royal Bank Holdings (Cayman) Limited** as of October 31, 2013 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

DELOITTE & TOUCHE
January 23, 2014.
Bridgetown,
Barbados.