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Legal Supplement

- S.I. 2017 No. 4: Declaration of Approved Small Business (Integrated Systems Building Inc.) Order, 2017.
S.I. 2017 No. 5: Duties, Taxes and Other Payments (Exemption) (The Fresh Milk Art Platform Inc.) Order, 2017.

NOTICE NO. 376

Government Notices

Vacation Leave

The Hon. Sir Marston C. D. Gibson, K.A., Chief Justice, has been granted twenty-four (24) days' vacation leave from 22nd February, 2017 to 17th March, 2017.

Leave of Absence

The Honourable Madam Justice Michelle Weekes, Member of the Judicial and Legal Service Commission, was granted leave of absence for the period 2017-02-02 to 2017-02-07.
(M.P. 6/204/04)

Acting Appointments

Mr. Cecil McCarthy, Q.C., Attorney-at-Law, has been appointed to act as Judge of the High Court from 13th February, 2017 to 28th February, 2017.

Mrs. Yvette Walton-Devonish, Principal Legal Officer, was appointed to act in the post of Chief Registration Officer, Land Adjudication Unit, Ministry of Housing, Lands and Rural Development as follows:-

2015-09-14 to 2015-10-31;
2015-11-01 to 2016-04-30;
2016-05-01 to 2016-10-31; and
2016-11-01 until further notice but not later than 2017-04-30.

(M.P. 3/95/20)

Mr. Timothy Maynard, Registrar of Titles, Land Registry Department, temporarily transferred as Deputy Permanent Secretary has been appointed to act as Permanent Secretary, Defence and Security Division, Prime Minister's Office with effect from 2016-12-01 to 2016-12-31.

(M.P. 3/68/56 Vol. 2)

Mr. Ian Browne, Deputy Chief Electoral Officer, has been appointed to act in the post of Chief Electoral Officer, Electoral Department, Cabinet Office, with effect from 2016-09-12 to 2016-10-07 and 2016-10-08 to 2016-10-28.

(M.P. 3/84/04C Vol. 3)

Mr. Anselm Rogers, Deputy Government Printer, acted as Government Printer, Government Printing Department, with effect from 2016-12-19 to 2017-01-13.
(M.P. 3/28/03 Vol. 2)

GOVERNMENT NOTICES**Appointments on Promotion**

Mrs. Ingrid Thompson, Senior Archivist, has been appointed on promotion to the post of Chief Archivist, Archives Department, Ministry of Culture, Sports and Youth, with effect from 2017-03-01.
(M.P. 2/17/01^c)

Mr. Michael Sabazan, Administrative Officer I, acting Investigations Officer has been appointed on promotion to the post of Investigations Officer, Office of the Ombudsman, with effect from 2017-02-01.
(M.P. 2/118/02)

Temporary Assignment of Responsibility of Ministers

Senator Jepter Ince, J.P.

Appointed as a Temporary Minister under Section 68 (1) of the Constitution and authorized to perform the functions of the Minister of Labour, Social Security and Human Resource Development for the period February 21 to 25, 2017.

The Hon. John D. E. Boyce, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Transport and Works for the period February 18 to 25, 2017.
(M.P. 8251/11 Vol. LXIII)

NOTICE NO. 377**COMPANIES ACT, CAP. 308****Trend Media (Barbados) Limited**

In accordance with Section 367 of the Companies Act, Cap. 308 of the Laws of Barbados, notice is hereby given that TREND MEDIA (BARBADOS) LIMITED (the "Company") intends to dissolve and the sole shareholder of the Company has by special resolution authorised and directed that the Company be liquidated and dissolved voluntarily.

Dated the 20th day of February 2017.

RICHARD M. KELLY
Director.

NOTICE NO. 378**SAGICOR LIFE INC.**

CAROLYN MARSHALL of Indian Ground, St. Peter, having made sworn deposition that Policy No. 0070651 issued by Life of Barbados and assumed by Sagicor Life Inc., on her 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 the 1st day of February, 2017.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 379**SAGICOR LIFE INC.**

MARKEITH GIBSON-WOODROFFE of Vaucluse, St. Thomas having made sworn deposition that Policy No. S07235062 issued by Sagicor Life Inc., on the life of MALIQUE WOODROFFE 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 the 6th day of February, 2017.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 380**SAGICOR LIFE INC.**

GLENROY CUMBERBATCH of #50 Clerpark, Clermont Road, St. Michael having made sworn deposition that Policy No. 0154573 issued by Life of Barbados 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 the 7th day of February, 2017.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 282 (second publication)

BARBADOS

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

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF 4,503.6 SQUARE
METRES OF LAND SITUATE AT SKEETE'S BAY, BAYFIELD IN THE
PARISH OF SAINT PHILIP IN THIS ISLAND**

SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE

CLAIM NO. LTP 0058/2016

**IN THE MATTER OF THE LAND (TITLE
PROCEEDINGS) ACT, 2011 (section 3);**

AND IN THE MATTER OF ALL THAT LAND
situate at Skeete's Bay Road, Bayfield in the parish of Saint Philip, Barbados, shown on a Key Plan made and certified by Michael H. Hutchinson, Land Surveyor on the 1st day of April, 2015 containing by admeasurement 4,503.6 square metres or thereabouts Abutting and bounding to the North on lands now or formerly of Cyril Reid towards the East on lands now or formerly of Cyril Reid towards the South on a public road known as Skeete's Bay Road and towards the West on land now or formerly of Keturah Holligan or however the same may abut and bound.

TAKE NOTICE that **VERNON NICHOLLS**, of Mount Wilton in the parish of Saint Thomas, the Personal Representative of the Estate of **EMERSON BRATHWAITE**, deceased has applied to the High Court for a declaration of ownership by the Estate of **EMERSON BRATHWAITE**, deceased and a certificate of title in respect of the property described above.

Any person having an 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 **4th day of April, 2017** and immediately thereafter serve a true copy on the undersigned.

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 **4th day of April, 2017**.

Dated the 13th day of February, 2017.

LARRY A. C. SMITH
Attorney-at-Law for the Claimant,
whose place of business and address for service is
FORTIS LEGAL, Wilkins Lodge, Two Mile Hill,
St. Michael.

NOTICE NO. 283 (second publication)

BARBADOS

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

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF 4,920.3 SQUARE
METRES OF LAND SITUATE AT MERRICKS NEAR APPLE HALL
IN THE PARISH OF SAINT PHILIP IN THIS ISLAND**

SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE

CLAIM NO. LTP 64/2016

**IN THE MATTER OF THE LAND (TITLE
PROCEEDINGS) ACT, 2011 (section 3);**

**AND IN THE MATTER OF ALL THAT
LAND** situate at Merricks Near Apple Hall in the
parish of Saint Philip, Barbados, shown on a Key Plan
made and certified by Michael H. Hutchinson, Land
Surveyor on the 6th day of October, 2015 containing by
admeasurement 4,920.3 square metres or thereabouts
Abutting and bounding to the North on lands now or
formerly of E. Pollard, deceased towards the East
on land now or formerly of Lilian Burke and Mildred
Sargeant and Elliot Gibson towards the South on lands
now or formerly of Ronald King and towards the West
on lands now or formerly of Victor Sealy or however the
same may abut and bound.

TAKE NOTICE that **VERNON NICHOLLS**, of Mount Wilton in the parish of Saint Thomas, the Personal Representative of the Estate of **EMERSON BRATHWAITE**, deceased has applied to the High Court for a declaration of ownership by the Estate of **EMERSON BRATHWAITE**, deceased and a certificate of title in respect of the property described above.

Any person having an 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 **4th day of April, 2017** and immediately thereafter serve a true copy on the undersigned.

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 **4th day of April, 2017**.

Dated the 13th day of February, 2017.

LARRY A. C. SMITH
Attorney-at-Law for the Claimant,
whose place of business and address for service is
FORTIS LEGAL, Wilkins Lodge, Two Mile Hill,
St. Michael.

NOTICE NO. 284 (second publication)

BARBADOS

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

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF 5,248.7 SQUARE
METRES OF LAND SITUATE AT BAYFIELD IN THE PARISH OF
SAINT PHILIP IN THIS ISLAND**

SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE

CLAIM NO. LTP 4/2017

**IN THE MATTER OF THE LAND (TITLE
PROCEEDINGS) ACT, 2011 (section 3);**

**AND IN THE MATTER OF ALL THAT
LAND** situate at Bayfield in the parish of Saint Philip,
Barbados, shown on a Key Plan made and certified
by Michael H. Hutchinson, Land Surveyor on the
31st day of March, 2015 containing by admeasurement
5,248.7 square metres or thereabouts abutting and
bounding to the North on lands now or formerly of
Stephen Forde and Yvonne Inniss towards the East on
lands now or formerly of Wiltshire Plantation towards
the South on a public road and towards the West on lands
now or formerly of a public road known as Skeete's Bay
Road or however the same may abut and bound.

TAKE NOTICE that **VERNON NICHOLLS**, of Mount Wilton in the parish of Saint Thomas, the Personal Representative of the Estate of **EMERSON BRATHWAITE**, deceased has applied to the High Court for a declaration of ownership by the Estate of **EMERSON BRATHWAITE**, deceased and a certificate of title in respect of the property described above.

Any person having an 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 **4th day of April, 2017** and immediately thereafter serve a true copy on the undersigned.

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 **4th day of April, 2017**.

Dated the 13th day of February, 2017.

LARRY A. C. SMITH
Attorney-at-Law for the Claimant,
whose place of business and address for service is
FORTIS LEGAL, Wilkins Lodge, Two Mile Hill,
St. Michael.

NOTICE NO. 381

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 Laynes Gap, Paynes Bay in the parish of Saint James containing by admeasurement 1038.56 sq. metres or thereabouts being a metric conversion from 11,179 square feet or thereabouts

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

CLAIM NO. LTP 0068/2016

**IN THE MATTER OF THE LAND
(TITLE PROCEEDINGS) ACT, 2011
(Section 3);**

AND IN THE MATTER OF ALL THAT land situate at Laynes Gap, Paynes Bay in the parish of Saint James and containing by admeasurement 1038.56 square metres or thereabouts being a metric conversion from 11,179 square feet or thereabouts Abutting and Bounding towards the North on a road now or late known as Laynes Gap towards the East now or late on lands of one Evelyn Thorpe towards the South on lands now or late of Leonard Alleyne and towards the West on lands now or late of W. Rock deceased and one Leonard Atwell as the same is shown on a plan certified the 2nd day of April 1975 by M. W. Clarke Land Surveyor or however else may abut and bound.

TAKE NOTICE that **RALPH LEWIS** of Laynes Gap, Paynes Bay, St. James in this Island 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 **7th day of March, 2017**.

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 **7th day of March, 2017**.

Dated the 21st day of February 2017.

DEREK L. ST. C. DANIEL
Attorney-at-Law for the Claimant whose place of business
and address for service is Unity Chambers, Chelsea House,
Chelsea Road, St. Michael.

**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2016 FINANCIAL STATEMENTS**



Summary Statement of Changes in Head Office Account

For the year ended October 31, 2016

(expressed in thousands of Barbados dollars)

	Assigned capital \$	Fair value reserve \$	Due to Head Office \$	Retained earn- ings \$	Total \$
Balance – October 31, 2014	4,000	15,509	255,909	279,000	554,418
Net profit for the year	-	-	-	39,790	39,790
Property revaluation surplus	-	3,300	-	-	3,300
Net advances to Head Office	-	-	(46,483)	-	(46,483)
Balance – October 31, 2015	4,000	18,809	209,426	318,790	551,025
Net profit for the year	-	-	-	58,797	58,797
Net advances to Head Office	-	-	34,064	-	34,064
Profits remitted to Head Office	-	-	-	(11,000)	(11,000)
Balance – October 31, 2016	4,000	18,809	243,490	366,587	632,886

**Summary Statement of Profit or Loss and
Other Comprehensive Income**

For the year ended October 31, 2016

(expressed in thousands of Barbados dollars)

	2016 \$	2015 \$
Interest income	140,489	143,116
Interest expense	7,645	21,307
Net interest income	132,844	121,809
Non-interest income	59,264	55,264
Total Revenue	192,108	177,073
Non-interest expenses	108,672	106,588
Provisions for credit losses	6,060	18,990
Total Expenses	114,732	125,578
Profit before taxation	77,376	51,495
Taxation	18,579	11,705
Net profit for the year	58,797	39,790
Other comprehensive income:		
Net change in unrealised property revaluation surplus	-	3,300
Net profit and other comprehensive income for the year	58,797	43,090

THE BANK OF NOVA SCOTIA

BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

THE ABOVE INFORMATION IS AN EXTRACT FROM THE FULL FINANCIAL STATEMENTS WITHIN THE MEANING OF SECTION 45 OF THE FINANCIAL INSTITUTIONS ACT, 1996. FULL FINANCIAL STATEMENTS MAY BE INSPECTED ON REQUEST

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**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2016 FINANCIAL STATEMENTS**



Summary Statement of Cash Flows

For the year ended October 31, 2016

(expressed in thousands of Barbados dollars)

	2016 \$	2015 \$
Cash flows from operating activities		
Profit before taxation	77,376	51,495
Provision for credit losses	6,060	18,990
Depreciation	3,028	3,219
Gain on disposal of securities	-	(40)
Loss on disposal of fixed assets	1	128
Interest income	(140,489)	(143,116)
Interest expense	7,645	21,307
	<u>(46,379)</u>	<u>(48,017)</u>
Changes in operating assets and liabilities		
(Increase) decrease in loans, net	(28,119)	14,085
(Increase) decrease in other assets	(5,320)	5,066
Increase in mandatory reserves at Central Bank	(4,034)	(4,257)
Increase in other liabilities	15,358	5,117
(Decrease) increase in customer deposits	<u>(29,602)</u>	<u>184,820</u>
Cash (used in) from operations	(98,096)	156,814
Corporation tax paid	(10,651)	(10,528)
Interest received	139,996	142,442
Interest paid	(8,332)	(21,728)
Net cash from operating activities	<u>22,917</u>	<u>267,000</u>
Cash flows from investing activities		
Proceeds on maturity of investment securities, net	23,694	15,840
Purchase of property, plant and equipment	(1,224)	(1,168)
Proceeds on disposal of property, plant and equipment	36	129
Net cash from investing activities	<u>22,506</u>	<u>14,801</u>
Cash flows from financing activities		
Net financing from Head Office	34,064	(46,483)
Profits remitted to Head Office	(11,000)	-
Net cash from (used in) financing activities	<u>23,064</u>	<u>(46,483)</u>
Net increase in cash for year	68,487	235,318
Cash and cash equivalents – beginning of year	407,625	172,307
Cash and cash equivalents – end of year	476,112	407,625
Cash and cash equivalents comprise:		
Cash and balances with Central Bank	499,827	359,567
Due from other banks	161,870	338,188
Due to other banks	(96,185)	(204,764)
	<u>565,512</u>	<u>492,991</u>
Mandatory reserve deposits with Central Bank	(89,400)	(85,366)
	<u>476,112</u>	<u>407,625</u>

SCOTIABANK BOARD OF DIRECTORS

Nora Anne Aufreiter	Richard Tiffany (Tiff) Macklem	Una Marie Power
Guillermo Enrique Babatz	Paul David Sobey	Aaron William Regent
Scott Wayne Barclay Bonham	Lawren Scott Thomson	Indira Vasanti Samarasekera
Ronald Alvin Brenneman	Thomas Charles O'Neill	Susan Louise Segal
Charles Harry Dallara	Eduardo Pacheco Cortes	Barbara Susan Thomas
William Richard. Fatt	Brian Johnston Porter	

THE BANK OF NOVA SCOTIA

BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

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**THE BANK OF NOVA SCOTIA -
BARBADOS BRANCHES
2016 FINANCIAL STATEMENTS**



Summary Statement of Financial Position

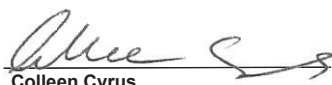
As at October 31, 2016

(expressed in thousands Barbados dollars)

Assets	2016 \$	2015 \$
Cash and balances with Central Bank		
Due from banks	499,827	359,567
Other assets	161,870	338,188
Investment securities	5,998	678
Loans and advances to customers	194,374	218,068
Property, plant and equipment	1,723,259	1,700,708
Assets held for sale	39,941	43,417
	1,635	-
Total Assets	2,626,904	2,660,626
Liabilities		
Customer deposits		
Due to banks	1,827,777	1,858,067
Other liabilities	96,185	204,764
Taxation payable	49,569	34,211
Deferred taxation liability	19,517	12,328
	970	231
Total Liabilities	1,994,018	2,109,601
Head Office Account		
Assigned capital		
Due to Head Office	4,000	4,000
Reserves	243,490	209,426
Retained earnings	18,809	18,809
	366,587	318,790
Total Head Office Account	632,886	551,025
Total Liabilities and Head Office Account	2,626,904	2,660,626

Approved on February 22, 2017 by


Claire Jordan
Director, Retail Banking, Caribbean East


Colleen Cyrus
Director, Finance, Caribbean East

INDEPENDENT AUDITORS' REPORT

To the Managing Director of
The Bank of Nova Scotia - Barbados Branches

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2016 and the summary statements of profit or loss and other comprehensive income, changes in Head Office Account and cash flows for the year then ended, are derived from the audited financial statements of The Bank of Nova Scotia - Barbados Branches for the year ended October 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated February 22, 2017.

The summary financial statements do not contain all the disclosures required by the basis of accounting applied in the preparation of the audited financial

statements of The Bank of Nova Scotia - Barbados Branches. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of The Bank of Nova Scotia - Barbados Branches.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements in accordance with the basis of accounting applied in the preparation of the audited financial statements.

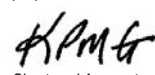
Auditors' Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810,

"Engagements to Report on Summary Financial Statements."

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of The Bank of Nova Scotia - Barbados Branches for the year ended October 31, 2016 are consistent, in all material respects, with those financial statements in accordance with the basis of accounting applied in the preparation of the audited financial statements.


Chartered Accountants
Bridgetown, Barbados
February 22, 2017

THE BANK OF NOVA SCOTIA

BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

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**THE BANK OF NOVA SCOTIA
OFFSHORE BANKING UNIT
2016 SUMMARY FINANCIAL STATEMENTS**



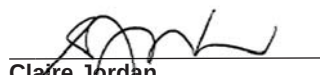
Summary Statement of Financial Position

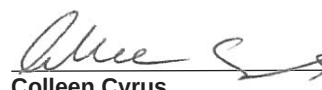
As at October 31, 2016

(expressed in thousands of Barbados dollars)

	2016 \$	2015 \$
Assets		
Due from banks	1,174,825	1,780,771
Investment securities	-	4,324
Loans and advances to customers	260,845	322,887
Other assets	-	2
Total Assets	1,435,670	2,107,984
Liabilities		
Customer deposits	1,046,220	1,526,042
Due to banks	318,873	552,299
Other liabilities	26,246	3,527
Taxation payable	500	476
Total Liabilities	1,391,839	2,082,344
Head Office Account		
Assigned capital	4,000	4,000
Retained earnings	39,831	21,640
Total Head Office Account	43,831	25,640
Total Liabilities and Head Office Account	1,435,670	2,107,984

Approved on February 22, 2017 by


Claire Jordan
 Director Retail Banking, Caribbean East


Colleen Cyrus
 Director Finance, Caribbean East

Summary Statement of Changes in Head Office Account

For the year ended October 31, 2016

(expressed in thousands of Barbados dollars)

	Assigned Capital \$	Retained Earnings \$	Total \$
Balance – October 31, 2014	4,000	23,049	27,049
Net profit for the year	-	18,609	18,609
Net profits remitted to Head Office	-	(20,018)	(20,018)
Balance – October 31, 2015	4,000	21,640	25,640
Net profit for the year	-	18,203	18,203
Net profits remitted to Head Office	-	(12)	(12)
Balance – October 31, 2016	4,000	39,831	43,831

THE BANK OF NOVA SCOTIA
 BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

**THE BANK OF NOVA SCOTIA
OFFSHORE BANKING UNIT
2016 SUMMARY FINANCIAL STATEMENTS**



Summary Statement of Cash Flows

For the year ended October 31, 2016

(expressed in thousands of Barbados dollars)

	2016 \$	2015 \$
Cash flows from operating activities		
Profit before taxation	18,626	19,024
Interest income	(16,302)	(14,572)
Interest expense	6,325	3,386
Recovery of credit losses	-	(28)
Operating income before changes in operating assets and liabilities	8,649	7,810
Changes in operating assets and liabilities		
Increase (decrease) in other liabilities	22,719	(564)
Decrease in other assets	2	1
Decrease in loans and advances to customers	61,132	64,147
(Decrease) increase in customer deposits	(479,942)	558,517
Cash (used in) from operations	(387,440)	629,911
Corporation tax paid	(399)	(473)
Interest received	17,212	14,242
Interest paid	(6,205)	(3,429)
Net cash (used in) provided by operating activities	(376,832)	640,251
Cash flow from financing activities		
Profits remitted to Head Office	(12)	(20,018)
Proceeds on maturity of investment securities, net	4,324	-
Net cash provided by (used in) financing activities	4,312	(20,018)
Net (decrease) increase in cash and cash equivalents for the year	(372,520)	620,233
Cash and cash equivalents – beginning of year	1,228,472	608,239
Cash and cash equivalents – end of year	855,952	1,228,472
Cash and cash equivalents comprise:		
Due from banks	1,174,825	1,780,771
Due to banks	(318,873)	(552,299)
	855,952	1,228,472

SCOTIABANK BOARD OF DIRECTORS

Nora Anne Aufreiter
Guillermo Enrique Babatz
Scott Wayne Barclay Bonham
Ronald Alvin Brenneman
Charles Harry Dallara
William Richard. Fatt
Richard Tiffany (Tiff) Macklem

Thomas Charles O'Neill
Eduardo Pacheco Cortes
Brian Johnston Porter
Una Marie Power
Aaron William Regent
Indira Vasanti Samarasekera
Susan Louise Segal

Paul David Sobey
Barbara Susan Thomas
Lawren Scott Thomson

THE BANK OF NOVA SCOTIA
BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

**THE BANK OF NOVA SCOTIA
OFFSHORE BANKING UNIT
2016 SUMMARY FINANCIAL STATEMENTS**



Summary Statement of Profit or Loss and Other Comprehensive Income
For the year ended October 31, 2016
(expressed in thousands of Barbados dollars)

	2016 \$	2015 \$
Interest income	16,302	14,572
Interest expense	(6,325)	(3,386)
Net interest income	9,977	11,186
Non-interest income	9,718	9,407
Total Revenue	19,695	20,593
Non-interest expenses	1,069	1,597
Recovery of credit losses	-	(28)
Total Expenses	1,069	1,569
Profit before taxation	18,626	19,024
Taxation	(423)	(415)
Net profit and other comprehensive income for the year	18,203	18,609

REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY FINANCIAL STATEMENTS

To the Managing Director of
The Bank of Nova Scotia Offshore Banking Unit

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2016 and the summary statements of profit or loss and other comprehensive income, changes in Head Office Account and cash flows for the year then ended, are derived from the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit for the year ended October 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated February 22, 2017.

The summary financial statements do not contain all the disclosures required by the basis of accounting applied in the preparation of the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements in accordance with the basis of accounting applied in the preparation of the audited financial statements.

Auditors' Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810, "Engagements to Report on Summary Financial Statements."

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit for the year ended October 31, 2016 are consistent, in all material respects, with those financial statements in accordance with the basis of accounting applied in the preparation of the audited financial statements.

Chartered Accountants
Bridgetown, Barbados
February 22, 2017

THE BANK OF NOVA SCOTIA
BROAD STREET, ROCKLEY, WILDEY, WARRENS, HOLETOWN, HAGGATT HALL

ROYAL BANK OF CANADA FINANCIAL CORPORATION

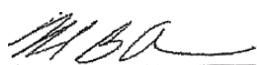
Summary financial statements for the year ended 31 October 2016

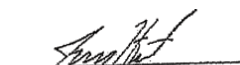
Summary statement of financial position

As at 31 October 2016
(expressed in Barbados dollars)

	2016 \$	2015 \$
Assets		
Cash at bank	6,950,168	7,519,898
Accounts receivable and prepayments	38,936	9,000
Due from related parties	-	15,033
Investment in subsidiaries	400	400
Taxation recoverable	381,529	377,128
Deferred tax	-	111,475
	<u>7,371,033</u>	<u>8,032,934</u>
Liabilities		
Accounts payable and accruals	24,022	478,655
Due to related parties	5,467	37,511
	<u>29,489</u>	<u>516,166</u>
Shareholder's equity		
Stated capital – 720,000 common shares	2,000,000	2,000,000
Statutory reserve	2,000,000	2,000,000
Retained earnings	3,341,544	3,516,768
	<u>7,341,544</u>	<u>7,516,768</u>
	<u>7,371,033</u>	<u>8,032,934</u>

Approved on 31 January 2017 by the Board of Directors.


Director


Director

Summary statement of comprehensive loss

For the year ended 31 October 2016
(expressed in Barbados dollars)

	2016 \$	2015 \$
Income		
Fees	184,245	538,484
Dividend income	444,410	-
Interest	111,982	136,059
	<u>743,637</u>	<u>674,543</u>
General and administrative expenses	(807,387)	(2,850,528)
Loss before taxation	(63,750)	(2,175,985)
Taxation expense	111,474	86,713
Net loss	<u>(175,224)</u>	<u>(2,262,698)</u>

Summary statement of changes in shareholder's equity

For the year ended 31 October 2016
(expressed in Barbados dollars)

	Stated capital \$	Statutory reserve \$	Retained earnings \$	Total \$
Balances – 31 October 2014	2,000,000	2,000,000	5,779,466	9,779,466
Total comprehensive loss	-	-	(2,262,698)	(2,262,698)
Balances – 31 October 2015	2,000,000	2,000,000	3,516,768	7,516,768
Total comprehensive loss	-	-	(175,224)	(175,224)
Balances – 31 October 2016	<u>2,000,000</u>	<u>2,000,000</u>	<u>3,341,544</u>	<u>7,341,544</u>

Summary statement of cash flows

For the year ended 31 October 2016
(expressed in Barbados dollars)

	2016 \$	2015 \$
Cash flows from operating activities		
(Loss) before taxation	(63,750)	(2,175,985)
Adjustments for:		
Interest Income	(111,982)	(136,059)
Dividend Income	(444,410)	-
Operating loss before working capital changes	<u>(620,142)</u>	<u>(2,312,044)</u>
(Decrease)/increase in accounts receivable and prepayments	(29,936)	432,170
Increase/(decrease) in due from related parties	15,033	(9,409)
Decrease in due to related parties	(32,044)	(17,531)
(Decrease)/increase in accounts payable and accruals	(454,633)	115,837
Cash used in operations	<u>(1,121,722)</u>	<u>(1,790,977)</u>
Interest received	111,982	136,059
Corporation tax refund	9,599	-
Corporation tax paid	(13,999)	(17,880)
Net cash used in in operating activities	<u>(1,014,140)</u>	<u>(1,672,798)</u>
Cash flows from investing activities		
Dividend received from subsidiaries	444,410	-
Net decrease in cash at bank	<u>(569,730)</u>	<u>(1,672,798)</u>
Cash at bank – beginning of year	7,519,898	9,192,696
Cash at bank – end of year	<u>\$6,950,168</u>	<u>\$7,519,898</u>



Report of the independent auditor on the summary financial statements To the shareholder of Royal Bank of Canada Financial Corporation

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2016 and the summary statements of comprehensive loss, changes in shareholder's equity and cash flows for the year then ended are derived from the audited financial statements of Royal Bank of Canada Financial Corporation for the year ended October 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated February 14, 2017. Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Royal Bank of Canada Financial Corporation.

Management's responsibility for the summary financial statements

Management is responsible for the preparation of a summary of the audited financial statements in accordance with Section 45(a) of the Financial Institutions Act, Cap 324A of the Laws of Barbados.

Auditor's responsibility

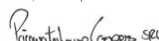
Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810, "Engagements to Report on Summary Financial Statements".

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of Royal Bank of Canada Financial Corporation for the year ended October 31, 2016, are consistent, in all material respects, with those financial statements in accordance with Section 45(a) of the Financial Institutions Act, Cap 324A of the Laws of Barbados.

Other Matter

Our report, dated February 14, 2017 on the financial statements of Royal Bank of Canada Financial Corporation for the year ended October 31, 2016 was made solely to the company's shareholder, in accordance with Section 147 of the Companies Act of Barbados. Our audit work was undertaken so that we might state to the company's shareholder those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the company and the company's shareholder, for our audit work, for our report dated February 14, 2017, or for the opinion we formed.


February 14, 2017
Bridgetown, Barbados

Incorporation and principal activity

1. Royal Bank of Canada Financial Corporation ("the Company") is incorporated in Barbados under the provisions of the Companies Act and is a wholly-owned subsidiary of Royal Bank of Canada ("the parent company"), a Canadian chartered bank whose principal place of business is 200 Bay Street, Toronto, Ontario, Canada. It is licensed under Part III of Financial Institutions Act ("the Act"). Its principal activity is the administration of trusts.

www.rbcroyalbank.com/caribbean

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The Lion & Globe symbol and RBC are trademarks of Royal Bank of Canada

The above information is an extract from the full financial statements within the meaning of Section 45 of the Financial Institutions Act, 1996. Full financial statements can be inspected on request.



RBC Wealth Management

**FIRSTCARIBBEAN INTERNATIONAL WEALTH MANAGEMENT
BANK (BARBADOS) LIMITED**

FINANCIAL STATEMENTS

For the year ended October 31, 2016 (expressed in thousands
of United States Dollars)



FirstCaribbean
International Bank

INDEPENDENT AUDITORS' REPORT

**To the shareholders of FirstCaribbean International
Wealth Management Bank (Barbados) Limited**

We have audited the accompanying financial statements of FirstCaribbean International Wealth Management Bank (Barbados) Limited which comprise the statement of financial position as at October 31, 2016, and the statement of income, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

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 the 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 auditor considers 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 FirstCaribbean International Wealth Management Bank (Barbados) Limited as at October 31, 2016, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

Ernst & Young

CHARTERED ACCOUNTANTS

Barbados

12 December 2016

Probate Advertisement

NOTICE NO. 382

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

LURLENE ONITA COX

also known as

LURLENE COX

Deceased

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

PROBATE of the Will dated the 17th day of May 2016 of LURLENE ONITA COX also known as LURLENE COX late of 139 Manderley Gardens Mangrove in the parish of Saint Philip in this Island, who died in this Island on the 31st day of December 2016 by CYRILLENE THOMAS-MASCOLL the Executrix named in the Will of the said deceased.

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

Dated this 27th day of February 2017.

CYRILLENE THOMAS-MASCOLL
Attorney-at-Law.

NOTICE NO. 383

SAGICOR LIFE INC.

ANNE BOYCE of Pie Corner, St. Lucy having made sworn deposition that Policy No. 077401342 issued by Sagicor Life Inc., on her 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 the 8th day of February, 2017.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 384

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

JO-ANNE N. GRAZETTE having made sworn deposition that Policy No. 9723369, on her life has been lost and having made application to us to grant a duplicate of 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 27th day of February, 2017.

By Order,

LORENE WATSON
Operations Manager.

