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NOTICE NO. 337

Government Notices

Duty Leave

The Hon. Madam Justice Jacqueline Cornelius, Judge of the High Court, has been granted duty leave from 18th to 21st February, 2018 to attend Part two of the Train-the-Trainer Gender Sensitization Workshop to be held in Port of Spain, Trinidad.

Acting Appointments

Ms. Lorna Leacock, Financial Controller, acted as Deputy Permanent Secretary, Ministry of Labour, Social Security and Human Resource Development, with effect from 2017-12-18 to 2018-01-12.
(M.P. 2/68/38 Vol. 4)

Mrs. Betty Alleyne-Headley, Senior Administrative Officer, acting Deputy Permanent Secretary, acted as Permanent Secretary, Ministry of Culture, Sports and Youth, with effect from 2017-12-01 to 2017-12-31.
(M.P. 3/68/22 Vol. 4)

Ms. Alexis Nurse, Domiciliary Care Co-ordinator, has been appointed to act as Chief Community Development Officer, Community Development Department, with effect with 2017-10-30 to 2017-11-17.
(M.P. 3/82/05 Vol. 2)

Appointments to the Board of the Barbados Accreditation Council

In accordance with Section 9 of the Barbados Accreditation Council Act, 2004-11 and Paragraph 1 of the First Schedule thereto, the Minister of Education, Science, Technology and Innovation, has appointed Ms. Cheryl Browne as Member and Dr. Nigel Taylor as Deputy Chairman and Member, to serve on the Board of Directors of the Barbados Accreditation Council with effect from December 1, 2017 to May 8, 2018.

Retirements

Her Excellency the Governor-General has approved:

- the retirement of Second Lieutenant Perry Barnett from the Barbados Defence Force with effect from February 1, 2018;
- the retirement of Captain Gale Morgan from the Regular Force of the Barbados Defence Force with effect from February 18, 2018 and her transfer to the First Class of the Reserve Force with effect from February 18, 2018.
(M.P. 10/1/5 Vol. III)

Resignation

Mr. Michael R. O. Holder, Driver/Messenger, resigned from the Public Service with effect from 2017-12-30.
(M.P. PN 930)

GOVERNMENT NOTICE**Temporary Assignment of Responsibility of Ministers**

Dr. the Hon. David C. Estwick, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Health for the period November 10 to 13, 2017.

The Rt. Hon. Freundel J. Stuart, Q.C., M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Foreign Affairs and Foreign Trade for the period November 10 to 13, 2017.

Senator the Hon. Darcy W. Boyce

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Industry, International Business, Commerce and Small Business Development for the period November 11 to 13, 2017.

The Hon. Michael A. Lashley, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Attorney General and Minister of Home Affairs for the period November 11 to 17, 2017.

Senator Harcourt A. Husbands

Appointed as a Temporary Minister under Section 68 (1) of the Constitution and authorised to perform the functions of the Minister of Culture, Sports and Youth for the period November 16 to 18, 2017.

Senator the Hon. Patrick M. T. Todd

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Environment and Drainage for the period December 1 to 9, 2017.

The Rt. Hon. Freundel J. Stuart, Q.C., M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Finance and Economic Affairs for the period December 1 to 6, 2017.

The Hon. Steven D. Blackett, M.P.

Responsibility under Section 72 (1) of the Constitution for the functions of the Minister of Foreign Affairs and Foreign Trade for the period February 14 to 17, 2018.

(M.P. 8251/11 Vol. LXIV)

GOVERNMENT NOTICES

Appointment to the Board of Directors of the Barbados Water Authority**The Barbados Water Authority Act, Cap. 274A**

Dr. the Hon. David C. Estwick, M.P., Minister of Agriculture, Food, Fisheries and Water Resource Management, in exercise of the powers conferred on him by Paragraph 1 of the Schedule to the Barbados Water Authority Act, Cap. 274A, has reappointed the following persons to the Board of Directors of the Barbados Water Authority for a period of three (3) years with effect from February 9, 2018 to February 8, 2021:

Mr. Henry Barrow	—	Deputy Chairman
Ms. Margery Lashley	—	Member
Mr. Stedson Jackman	—	Member
Mrs. Ayanna Young-Marshall	—	Member
Mr. Haldine Holder	—	Member
Mr. Hugh Smith	—	Member
Chief Technical Officer, Ministry of Transport and Works or his nominee	—	Member
Chief Medical Officer, Ministry of Health or her nominee	—	Member
Permanent Secretary, Ministry of Agriculture, Food, Fisheries and Water Resource Management or his nominee	—	Member

Retirements from the Public Service

The following persons have retired/will retire from the Public Service with effect from the dates indicated:-

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Mr. Basil Walcott Senior Accountant	Prime Minister's Office	2018-01-01
Miss Marcelle Thompson Maid	Health Centres and Polyclinics Health	2018-01-01
Miss Diana P. Murray Senior Teacher	Erdiston Special School Education, Science, Technology and Innovation	2018-04-16

(M.P. PD 559, PV 535, ED 1015/M)

NOTICE NO. 338

*In the Estate of***VIVIAN MABEL WATSON also known as
VIVIAN WATSON***Deceased*

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados that all persons having any debts, claims or demands upon or against the Estate of VIVIAN MABEL WATSON also known as VIVIAN WATSON, deceased late of Glenburnie in the parish of Saint John in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 26th day of November 2014 are hereby required to send particulars in writing of her debts or claims to Mr. FRED WILLIAM WATSON Administrator of the said Estate C/O of Mr. Derek Hazlewood R. Boyce, Attorney-at-Law, Derwood Chambers, Suite 2D Ronald Tree House, #2 10th Avenue Belleville in the parish of Saint Michael in this Island on or before the 26th day of April 2018 after which date the Administrator will proceed to distribute the assets of the said deceased having regard only to the valid claims and demands of which they shall then have had notice and will not in respect of the property so distributed be liable to any person of whose claim they shall not then have had notice.

AND all persons indebted to the said Estate are requested to settle their indebtedness without delay.

Dated the 26th day of February 2018.

FRED WILLIAM WATSON
Administrator.

NOTICE NO. 339

COMPANIES ACT, CAP. 308

Regent Energy International Ltd.

NOTICE IS HEREBY GIVEN that the sole shareholder of REGENT ENERGY INTERNATIONAL LTD. has by Special Resolution authorised and directed that the Company be dissolved and liquidated voluntarily in accordance with the provisions of Section 367 of the Act.

Dated the 23rd day of February, 2018.

TREVOR P. NAGAI
Director.

NOTICE NO. 340

COMPANIES ACT, CAP. 308

Icon Teal Jones SRL

NOTICE IS HEREBY GIVEN that the Quotaholder of ICON TEAL JONES SRL has by Special Resolution authorised and directed that the Society be dissolved and liquidated voluntarily in accordance with the provisions of Section 367 of the Act.

Dated this 16th day of February 2018.

MARCELLE CORREIA
BAYSHORE DIRECTORS INC.
Manager.

NOTICE NO. 341

COMPANIES ACT, CAP. 308

Icon Teal Jones International SRL

NOTICE IS HEREBY GIVEN that the Quotaholder of ICON TEAL JONES INTERNATIONAL SRL has by Special Resolution authorised and directed that the Society be dissolved and liquidated voluntarily in accordance with the provisions of Section 367 of the Act.

Dated this 16th day of February 2018.

MARCELLE CORREIA per
BAYSHORE DIRECTORS INC.
Manager.

NOTICE NO. 342

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

Kaupthing Singer & Friedlander Limited
(In Administration)
Company No.:22434

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 November 20, 2017.

Dated this 13th day of February 2018.

JOHN STEWART
Director.

NOTICE NO. 343

LAND ACQUISITION ACT, CAP. 228
(*Notice under Section 9 (1)*)

The Abandonment of the acquisition of the parcel of land described in the Schedule hereto having been decided on by the Minister responsible for Lands, with the approval of both Houses of Parliament it is hereby declared in pursuance of Section 9(1) of the Land Acquisition Act, Cap. 228 that the acquisition of the said parcel of land has been abandoned.

SCHEDULE

ALL THAT certain piece or parcel of land the property of Ralph Griffith et al situate at Weston in the parish of Saint James in this Island containing by admeasurement 982.0 square metres or thereabouts Abutting and Bounding on a public road known as Douglin's Road on lands now or late of Ardie Cumberbatch on two sides and on a public road leading to Douglin's Road in one direction and to St. Alban's School in the other direction or however else the same may abut and abound.

Dated this 14th day of February Two thousand and eighteen.

DENIS ST. ELMO KELLMAN
Minister of Housing, Lands and
Rural Development.

NOTICE NO. 344

THE COMPANIES ACT, CAP. 308
(*Section 339*)**NOTICE OF REVIVAL OF REGISTRATION****DB Property Services (Caribbean) Ltd.**
Company No.: 29053

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 June 23, 2017.

Dated this 16th day of February 2018.

ZARINA KHAN
Director.

NOTICE NO. 345

SAGICOR LIFE INC.

MALCOLM HARRIS of Wenlette Deacons Road, St. Michael being the Executor of the Estate of BARBARA HARRIS (Deceased), having made sworn deposition that Policy No. M2266468 issued by Manufacturer's Life and assumed by Sagicor Life Inc., on the life of BARBARA HARRIS (Deceased) 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 18th day of January, 2018.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 346

SAGICOR LIFE INC.

BARBADOS WORKERS' UNION CO-OPERATIVE CREDIT UNION LIMITED of Trident House, Broad Street, Bridgetown, having made sworn deposition that Policy No. M8067024 issued by Manufacturer's Life and assumed by Sagicor Life Inc., on the life of CAROLYN JOHNSON-BLACKMAN 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 31st day of January, 2018.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 244 (second publication)

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

CLAIM NO. LTP001 of 2018

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

IN THE MATTER of ALL THAT land situate at Grand View in the parish of Saint Thomas in this Island containing by admeasurement 4045.5 square metres on a Plan certified on 12th day of October 2016 by Philip McA. Price, Land Surveyor abutting and bounding on lands now or formerly Grand View and Vacluse Plantation on the Plan on lands of Anthony Greaves, Marcus Lot 2 and Lot 1 Lynch on a Public Road to Christie Village and to Shop Hill and Public Road to Shop Hill to a Cul de Sac or however else the same may abut and bound together with the dwellinghouse thereon.

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

TAKE NOTICE that **EILEEN WILLIAMS** of Simmons Land, Rendezvous in the parish of Christ Church in this Island has applied to the High Court for a Declaration of her ownership and a Certificate of the Title in respect of property describe 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, Whitepark Road, St. Michael on or before the **2nd day of April 2018**.

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, Whitepark Road, St. Michael on or before the **2nd day of April 2018**.

Dated the 12th day of February 2018.

WAYNE P. CUMBERBATCH & CO.
Attorneys-at-Law
whose place of business and address for service is
Arlington Chambers, Speightstown, St. Peter.

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

For the year ended October 31, 2017 (expressed in thousands
of United States Dollars)



FirstCaribbean
International Bank

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

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

The summary financial statements, which comprise the summary statement of financial position as at 31 October, 2017, the summary statement of income, summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows for the year then ended, are derived from the audited financial statements of FirstCaribbean International Wealth Management Bank (Barbados) Limited for the year ended 31 October, 2017.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, on the basis of management's established criteria as described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 18 December 2017.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis of their established criteria as described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

A handwritten signature in cursive script that reads "Ernst & Young Ltd".

CHARTERED ACCOUNTANTS

Barbados

18 December 2017

NOTE 1

The summary financial statements are prepared in accordance with criteria developed by management. Under management's established criteria, management discloses the summary statement of financial position, summary statement of income, summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows. These summary financial statements are derived from the audited financial statements of the FirstCaribbean International Wealth Management Bank (Barbados) Limited for the year ended 31 October, 2017, which are prepared in accordance with International Financial Reporting Standards ("IFRSs").

FirstCaribbean International Bank (Barbados) Limited

SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

For the year ended October 31, 2017 (expressed in thousands of Barbados dollars)



FirstCaribbean
International Bank

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS

To the Shareholder of FirstCaribbean International Bank (Barbados) Limited

Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at October 31, 2017, the summary consolidated statement of income, summary consolidated statement of comprehensive income, summary consolidated statement of changes in equity and summary consolidated statement of cash flows for the year then ended, are derived from the complete audited consolidated financial statements of FirstCaribbean International Bank (Barbados) Limited and its subsidiaries (the "Group") for the year ended October 31, 2017.

In our opinion, the accompanying summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements, on the basis of management's established criteria as described in Note 1.

Summary Consolidated Financial Statements

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards ("IFRSs"). Reading the summary consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon.

The audited consolidated financial statements and the summary consolidated financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited consolidated financial statements.

The Audited Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated December 18, 2017.

Responsibilities of Management for the Summary Consolidated Financial Statements

Management is responsible for the preparation of the summary consolidated financial statements in accordance with Note 1.

Auditor's Responsibilities for the Audit of the Summary Consolidated Financial Statements

Our responsibility is to express an opinion on whether the summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

Ernst & Young Ltd

CHARTERED ACCOUNTANTS
Barbados
18 December, 2017

Note 1

The summary consolidated financial statements are prepared in accordance with criteria developed by management. Under management's established criteria, management discloses the summary consolidated statement of financial position, summary consolidated statement of income, summary consolidated statement of comprehensive income, summary consolidated statement of changes in equity and summary consolidated statement of cash flows. These summary consolidated financial statements are derived from the audited consolidated financial statements of the FirstCaribbean International Bank (Barbados) Limited for the year ended 31 October 2017 which are prepared in accordance with International Financial Reporting Standards.

SUMMARISED CONSOLIDATED STATEMENT OF INCOME (expressed in thousands of Barbados dollars)

	2017	2016 Restated*
	\$	\$
Interest and similar income	282,811	292,570
Interest and similar expense	71,205	70,847
Net interest income	211,606	221,723
Operating income	93,986	99,441
	305,392	321,164
Operating expenses	206,591	194,800
Loan loss impairment	7,211	1,071
	213,802	195,871
Income before taxation	91,590	125,293
Income tax expense	23,705	28,323
Net income for the year	67,885	96,970

*Certain amounts shown here do not correspond to the 2016 financial statements and reflect adjustments made.

SUMMARISED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (expressed in thousands of Barbados dollars)

	2017	2016 Restated*
	\$	\$
Net income for the year	67,885	96,970
Other comprehensive (loss)/income (net of tax) to be reclassified to net income or loss in subsequent periods		
Net (losses)/gains on available-for-sale investment securities	(5,471)	5,496
Net exchange gains/(losses) on translation of foreign operations	243	(1,192)

The above information is an extract from the full financial statements within the meaning of the related Banking Act and the full financial statements can be inspected on request.

FirstCaribbean International Bank (Barbados) Limited

SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

For the year ended October 31, 2017 (expressed in thousands of Barbados dollars)



FirstCaribbean
International Bank

SUMMARISED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (continued)

(expressed in thousands of Barbados dollars)

	2017 \$	2016 Restated* \$
Net other comprehensive (loss)/ income (net of tax), to be reclassified to net income or loss in subsequent periods	(5,224)	4,304
Other comprehensive income (net of tax), not to be reclassified to net income or loss in subsequent periods		
Re-measurement gains on retirement benefit plans	8,521	10,711
Net other comprehensive income (net of tax) not to be reclassified to net income or loss in subsequent periods	8,521	10,711
Other comprehensive income for the year, net of tax	3,297	15,015
Total comprehensive income for the year, net of tax	71,178	111,985

*Certain amounts shown here do not correspond to 2016 financial statements and reflect adjustments made.

SUMMARISED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(expressed in thousands of Barbados dollars)

	2017 \$	2016 Restated* \$	2015 Restated* \$
Assets			
Cash and balances with Central Banks	838,314	1,042,957	537,682
Due from banks	671,623	433,949	288,978
Derivative financial instruments	1,522	3,022	941
Other assets	79,223	96,306	82,929
Taxation recoverable	48,780	45,575	47,968
Investment securities	1,350,048	1,399,570	1,404,072
Loans and advances to customers	3,906,283	3,841,531	3,781,233
Property and equipment	125,037	130,348	124,069
Deferred tax assets	2,182	11,039	11,844
Retirement benefit assets	105,100	90,244	31,397
	7,126,597	7,098,781	6,708,428
Assets of disposal group classified as discontinued operations	-	-	287,434
Total Assets	7,126,597	7,098,781	7,003,862
Liabilities			
Customer deposits	5,422,584	5,345,481	5,078,835
Derivative financial instruments	523	778	8,300
Other liabilities	78,824	130,713	138,577
Taxation payable	10,848	16,027	4,321
Subordinated debt	1,000,128	1,021,473	1,001,422

SUMMARISED CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

(expressed in thousands of Barbados dollars)

	2017 \$	2016 Restated* \$	2015 Restated* \$
Deferred tax liabilities	15,752	22,101	18,201
Retirement benefit obligations	3,068	9,057	8,776
	6,538,235	6,536,597	6,271,432
Liabilities of disposal group classified as discontinued operations	-	-	287,231
Total Liabilities	6,538,235	6,536,597	6,538,663
Equity			
Issued capital	835,396	835,396	835,396
Reserves	(144,779)	(165,250)	(204,418)
Retained earnings	97,245	87,038	34,222
Total Equity	588,362	557,184	465,199
Total liabilities and equity	7,126,597	7,098,781	7,003,862

Approved by the Board of Directors on December 18, 2017

Barry Brown
Director

Donna Wellington
Director

*Certain amounts shown here do not correspond to the 2015 and 2016 financial statements and reflect adjustments made.

SUMMARISED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(expressed in thousands of Barbados dollars)

	Issued Capital \$	Reserves \$	Retained Earnings \$	Total Equity \$
Balance at November 1, 2015 as previously stated	835,396	(204,418)	41,171	472,148
Prior period adjustment	-	-	(6,948)	(6,948)
Balance at October 31, 2015 restated	835,396	(204,418)	34,222	465,199
Net income for the year	-	-	96,970	96,970
Total other comprehensive income for the year, net of tax	-	15,015	-	15,015
Total comprehensive income for the year	-	15,015	96,970	111,985
Transfer to reserves	-	24,154	(24,154)	-
Dividends	-	-	(20,000)	(20,000)
Balance at October 31, 2016	835,396	(165,250)	87,038	557,184

The above information is as correct from the full financial statements within the meaning of the related Banking Act and the full financial statements can be inspected on request.

FirstCaribbean International Bank (Barbados) Limited

SUMMARISED CONSOLIDATED FINANCIAL STATEMENTS

For the year ended October 31, 2017 (expressed in thousands of Barbados dollars)



FirstCaribbean
International Bank

SUMMARISED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(continued)

(expressed in thousands of Barbados dollars)

	Issued Capital \$	Reserves \$	Retained Earnings \$	Total Equity \$
Net income for the year	-	-	67,825	67,825
Total other comprehensive income for the year, net of tax	-	3,293	-	3,293
Total comprehensive income for the year	-	3,293	67,825	71,118
Transfer to reserves	-	17,778	(17,778)	-
Dividends	-	-	(40,000)	(40,000)
Balance at October 31, 2017	635,396	(144,779)	97,745	588,362

*Certain amounts shown here do not correspond to the 2016 financial statements and reflect adjustments made.

SUMMARISED CONSOLIDATED STATEMENT OF CASH FLOWS

(expressed in thousands of Barbados dollars)

	2017 \$	2016 \$
Cash flows from operating activities		
Income before taxation including discontinuing operations	91,590	125,293
Loan loss impairment	7,211	1,071
Net (gain)/losses on impairment and disposals of property and equipment	(8,294)	440
Net hedging gains	(4,301)	(2,046)
Interest income earned on investment securities	(44,896)	(48,716)
Interest expense incurred on debt securities	41,402	34,768
Depreciation of property and equipment	20,578	17,342
Cash flows from operating activities before changes in operating assets and liabilities	102,230	128,552
Changes in operating assets and liabilities		
- net increase in due from banks	(10,237)	(7,323)
- net increase in loans and advances to customers	(72,444)	(61,369)
- net decrease in other assets	68,359	238,082
- net increase in customer deposits	73,133	255,626
- net decrease in other liabilities	(92,932)	(273,197)
Cash from operating activities	66,909	280,521
Corporate taxes paid	(24,494)	(16,040)
Net cash from operating activities	41,865	264,541
Cash flows from investing activities		
Purchase of property and equipment	(26,431)	(24,461)
Purchase of investment securities	(314,285)	(1,855,528)
Proceeds from disposals and redemption of investment securities	554,410	1,867,203

SUMMARISED CONSOLIDATED STATEMENT OF CASH FLOWS

(continued)

(expressed in thousands of Barbados dollars)

	2017 \$	2016 \$
Interest income received on investment securities	44,807	48,539
Net cash from investing activities	62,521	35,758
Cash flows used in financing activities		
Interest expense paid on debt securities	(42,755)	(34,717)
Dividends paid	(40,000)	(20,000)
Net cash used in financing activities	(82,755)	(54,717)
Net increase in cash and cash equivalents for the year	21,381	245,577
Effect of exchange rate changes on cash and cash equivalents translation of foreign operations	243	(1,152)
Cash and cash equivalents, beginning of year	1,185,347	920,962
Cash and cash equivalents, end of year	1,194,971	1,185,347

The above information is an extract from the full financial statements within the meaning of the relevant Banking Act and the full financial statements can be inspected on request.

RBC Royal Bank (Barbados) Limited



Royal Bank

Summary Financial Statements 2017

October 31, 2017 (expressed in Barbados Dollars)

Independent auditor's report on the summary financial statements

To the shareholder of RBC Royal Bank (Barbados) Limited

Our opinion

In our opinion, the accompanying summary financial statements of RBC Royal Bank (Barbados) Limited (the Bank) are consistent, in all material respects, with the audited financial statements, on the basis described in Note 2.

The summary financial statements

The Bank's summary financial statements derived from the audited financial statements for the year ended October 31, 2017 comprise:

- the summary statement of financial position as at October 31, 2017;
- the summary statement of income and other comprehensive income for the year then ended;
- the summary statement of changes in shareholder's equity for the year then ended;
- the summary statement of cash flows for the year then ended; and
- the related notes to the summary financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial

statements and the auditor's report thereon. The audited financial statements and the summary financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited financial statements and our audit report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated January 29, 2018. That report also includes an emphasis of matter paragraph that draws attention to Note 2 in the audited financial statements, which describes the uncertainty related to the methodology and assumptions used to calculate loan impairment allowances. Our opinion was not modified in respect of this matter. That report also includes an Other Matter paragraph regarding the purpose and use of our audit report.

Responsibilities of management for the summary financial statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 2.

Auditor's responsibility for the summary financial statements

Our responsibility is to express an opinion on

whether the summary financial statements are consistent in all material respect with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Other matter

Our report dated January 29, 2018 on the financial statements of the Bank for the year ended October 31, 2017 was made solely to the Bank's shareholder, as a body corporate, in accordance with Section 147 of the Companies Act of Barbados. That report stated that our audit work was undertaken so that we might state to the Bank's shareholder those matters we were 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 Bank and the Bank's shareholder as a body corporate, for our audit work, for our report dated January 29, 2018, or for the opinion we have formed.

Shirley Waterhouse Corpers SRK
Bridgetown, Barbados
February 19, 2018

Summary statement of financial position

As at October 31, 2017

	2017 \$	2016 \$
Assets		
Cash and cash equivalents	1,090,816,183	943,454,111
Balance with Central Bank of Barbados	86,956,890	87,406,965
Investment securities	58,137,153	86,658,635
Loans and advances to customers	995,008,236	1,004,486,970
Due from affiliated companies	21,111,355	42,678,889
Intangible assets	260,933	168,736
Premises and equipment	26,427,826	35,577,658
Other assets	10,313,027	16,028,106
Post-retirement benefit asset	2,961,000	-
Deferred tax asset	1,589,968	2,385,073
Total assets	2,293,582,571	2,218,845,143
Liabilities		
Due to banks	15,803,302	11,641,229
Items in transit	19,797,948	7,586,484
Customers' deposits	1,740,430,858	1,742,719,791
Due to Central Bank of Barbados	1,244,810	3,271,390
Due to affiliated companies	165,845,871	135,702,138
Other liabilities	35,165,560	21,845,669
Corporation tax liability	4,461,151	5,909,518
Post-retirement benefit obligations	-	397,000
Total liabilities	1,982,749,500	1,929,073,219
Shareholder's equity		
Share capital	378,000,000	378,000,000
Statutory reserve	54,560,465	49,831,225
Other components of equity	3,148,190	804,005
Accumulated deficit	(124,875,584)	(138,863,306)
Total shareholder's equity	310,833,071	289,771,924
Total shareholder's equity and liabilities	2,293,582,571	2,218,845,143

Approved on behalf of the Board of Directors on January 29, 2018

M. A. R. de Silva
M. A. R. de Silva - Director

A. Persaud
A. Persaud - Director

Summary statement of income and other comprehensive income

For the year ended October 31, 2017

	2017 \$	2016 \$
Interest income	80,340,763	88,360,249
Interest expense	(1,305,749)	(5,415,300)
Net interest income	79,035,014	82,944,949
Non-interest income	41,792,279	36,139,838
Total revenue	120,827,293	119,084,787
Impairment losses on loans and advances	(13,511,463)	(2,285,158)
Non-interest expenses	(81,422,708)	(77,514,460)
Total non-interest expenses	(94,934,171)	(79,799,618)
Income before taxation	25,893,122	39,285,169
Taxation expense	(6,976,160)	(7,579,483)
Net income for the year after taxation	18,916,962	31,705,686
Other comprehensive income net of taxes		
Items that may be reclassified subsequently to profit or loss:		
Net (losses)/gains on revaluation of available-for-sale financial assets	(202,420)	23,806
Income tax on items that may be re-classified subsequently	50,605	(5,951)
Items that will not be reclassified subsequently to profit or loss:		
Re-measurement of post-retirement benefit obligations	3,328,000	24,000
Income tax on items that will not be reclassified subsequently	(832,000)	(6,000)
Other comprehensive income for the year, net of taxes	2,344,185	35,855
Total comprehensive income for the year	21,261,147	31,741,541

RBC Royal Bank (Barbados) Limited



Royal Bank

Summary Financial Statements 2017

October 31, 2017 (expressed in Barbados Dollars) (continued)

Summary statement of changes in shareholder's equity

For the year ended October 31, 2017

	Share capital \$	Statutory reserve \$	Other components of equity \$	Accumulated deficit \$	Total \$
Year ended October 31, 2017					
Balance at beginning of year	378,000,000	49,831,225	804,005	(138,863,306)	289,771,924
Net income for the year	-	-	-	18,916,962	18,916,962
Other comprehensive income for the year	-	-	2,344,185	-	2,344,185
Total comprehensive income for the year	-	-	2,344,185	18,916,962	21,261,147
Transfer to reserve fund	-	4,729,240	-	(4,729,240)	-
Dividends	-	-	-	(200,000)	(200,000)
Balances – October 31, 2017	378,000,000	54,560,465	3,148,190	(124,875,584)	310,833,071
Year ended October 31, 2016					
Balance at beginning of year	378,000,000	41,904,804	768,150	(162,642,571)	258,030,383
Net income for the year	-	-	-	31,705,686	31,705,686
Other comprehensive income for the year	-	-	35,855	-	35,855
Total comprehensive income for the year	-	-	35,855	31,705,686	31,741,541
Transfer to reserve fund	-	7,926,421	-	(7,926,421)	-
Balances – October 31, 2016	378,000,000	49,831,225	804,005	(138,863,306)	289,771,924

Summary statement of cash flows

For the year ended October 31, 2017

	2017 \$	2016 \$		2017 \$	2016 \$
Cash flows from operating activities			Corporation tax paid	(8,410,817)	(5,896,216)
Income before taxation	25,893,122	39,285,169	Net cash from operating activities	73,621,677	52,270,387
Adjustment for:			Cash flows from investing activities		
Depreciation and amortization	3,242,679	3,440,483	Proceeds from sale/redemption of investment securities	29,183,566	33,582,360
Impairment losses on premises	-	2,106,914	Purchase of investment securities	(1,122,570)	-
Impairment losses on loans and advances	13,511,463	2,285,158	Interest income received	12,495,489	17,179,251
Net realized loss/(gain) on investments	320	(53,375)	Purchase of premises and equipment	(2,213,963)	(2,609,087)
Gain on disposal of premises and equipment	(1,868,228)	(18,102)	Purchase of intangibles	(172,552)	(172,697)
Interest income	(79,698,615)	(88,077,680)	Proceeds from disposal of premises and equipment	10,069,700	245,144
Interest expense	1,305,749	5,415,300	Net cash from investing activities	48,239,670	48,224,971
Total	(37,613,510)	(35,616,133)	Cash flows from financing activities		
Increase/decrease in operating assets and liabilities:			Net payments advanced to Central Bank of Barbados	(2,026,580)	(910,930)
Net decrease in loans and advances to customers	(4,032,729)	27,899,901	Net payments received from/ (paid to) other banks	4,162,073	(35,370,729)
Net decrease/(increase) in balance with Central Bank of Barbados	450,075	(3,736,965)	Loan proceeds	14,000,000	-
Net decrease/(increase) in other assets	4,870,315	(6,489,673)	Loan repayment	(14,000,000)	-
Net (decrease)/increase in customers' deposits	(2,288,933)	77,493,837	Dividends	(200,000)	-
Net increase in other liabilities	13,623,836	1,299,588	Net cash from financing activities	1,935,493	(36,281,659)
Net decrease in due from affiliated companies	(1,739,952)	(6,884,040)	Net increase in cash and cash equivalents	123,796,840	64,213,699
Net increase/(decrease) in due to affiliated companies	30,143,733	(62,735,472)	Cash and cash equivalents - beginning of the year	976,064,334	911,850,635
Net decrease in pension benefit expense	(30,000)	(38,000)	Cash and cash equivalents - end of year	1,099,861,174	976,064,334
Net increase in items in transit	12,211,464	1,592,889			
Interest income received loans	68,047,889	71,577,741			
Interest paid	(1,609,694)	(6,197,070)			

Notes to summary financial statements

1. Incorporation and business activities: RBC Royal Bank (Barbados) Limited ('the Bank') is a bank operating under the Barbados Companies Act. The address of its registered office is Broad Street, Bridgetown, Barbados. The share capital of the Bank is 100% owned by RBC Royal Bank Holdings (Barbados) Limited, whose immediate parent is RBC Financial (Caribbean) Limited, which is incorporated in the Republic of Trinidad and Tobago and its ultimate parent company is Royal Bank of Canada, a Canadian chartered bank. The bank is incorporated under the Barbados Companies Act and licensed under the Financial Institutions Act, which governs the conduct of banks in

Barbados. The principal activities of the Bank are commercial banking and related operations.

2. Basis of preparation: The audited financial statements are prepared in accordance with International Financial Reporting Standards. The summary financial statements are derived from the audited financial statements and are prepared in accordance with Section 45(a) of the Financial Institutions Act of Barbados No. 324A of 1997.

Directors: Mr. Avinash Persaud – Chairman; Ms. Vivian-Anne Gittens; Ms. Juanita Thorington; Mr. Roger Cogle; Mr. Robert de Silva.

ROYAL BANK OF CANADA FINANCIAL CORPORATION

Summary financial statements for the year ended 31 October 2017

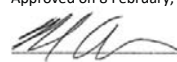
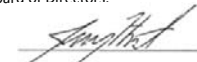
Summary statement of financial position

As at 31 October 2017

(expressed in Barbados dollars)

	2017	2016
	\$	\$
ASSETS		
Cash at bank	6,605,721	6,950,168
Accounts receivable and prepayments	-	38,936
Investment in subsidiaries	-	400
Taxation recoverable	-	381,529
	<u>6,605,721</u>	<u>7,371,033</u>
LIABILITIES		
Accounts payable and accruals	27,600	24,022
Due to related parties	21,831	5,467
	<u>49,431</u>	<u>29,489</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	2,556,290	3,341,544
	<u>6,556,290</u>	<u>7,341,544</u>
	<u>6,605,721</u>	<u>7,371,033</u>

Approved on 8 February, 2018 by the Board of Directors.

 Director  Director

Summary statement of comprehensive loss

For the year ended 31 October 2017

(expressed in Barbados dollars)

	2017	2016
	\$	\$
INCOME		
Fees	58,153	187,245
Dividend income	-	444,410
Interest income	97,494	111,982
	<u>155,647</u>	<u>743,637</u>
General and administration expenses	<u>(547,185)</u>	<u>(807,387)</u>
Loss before taxation	<u>(391,538)</u>	<u>(63,750)</u>
Taxation	(393,716)	(111,474)
Total comprehensive loss	<u>(785,254)</u>	<u>(175,224)</u>

Summary statement of changes in shareholder's equity

For the year ended 31 October 2017

(expressed in Barbados dollars)

	Share Capital	Statutory reserve	Retained earnings	Total
	\$	\$	\$	\$
Balance at 31 October 2015	2,000,000	2,000,000	3,516,768	7,516,768
Total comprehensive loss	-	-	(175,224)	(175,224)
Balance at 31 October 2016	<u>2,000,000</u>	<u>2,000,000</u>	<u>3,341,544</u>	<u>7,341,544</u>
Total comprehensive loss	-	-	(785,254)	(785,254)
Balance at 31 October 2017	<u>2,000,000</u>	<u>2,000,000</u>	<u>2,556,290</u>	<u>6,556,290</u>

Notes to the Summary Financial Statements

1. Incorporation and principal activity

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") of Barbados.

2. Basis of preparation

The audited financial statements are prepared in accordance with International Financial Reporting Standards. The summary financial statements are derived from the audited financial statements and are prepared in accordance with section 45 (a) of the Financial Institutions Act of Barbados No. 324A of 1997. As at 14 June 2016, the Board of Directors decided to liquidate the Company and, as a result, the going concern basis of preparation is no longer appropriate for the preparation and presentation of the Company's financial statements. The audited financial statements and these summary financial statements have therefore not been prepared on a going concern basis and all items on the balance sheet have been reported at their recoverable amounts.

Summary statement of cash flows

For the year ended 31 October 2017

(expressed in Barbados dollars)

	2017	2016
	\$	\$
Operating activities		
Loss before taxation	(391,538)	(63,750)
Adjustments for:		
Dividend income	-	(444,410)
Interest income	(97,494)	(111,982)
Operating loss before working capital changes	<u>(489,032)</u>	<u>(620,142)</u>
Decrease/(increase) in accounts receivable and prepayments	38,936	(29,936)
Increase in due from related parties	-	15,033
Increase/(decrease) in due to related parties	16,364	(32,044)
Increase/(decrease) in accounts payable and accruals	3,578	(454,633)
Cash used in operations	<u>(430,154)</u>	<u>(1,121,722)</u>
Interest income received	97,494	111,982
Corporation tax refund	-	9,599
Corporation tax paid	(12,187)	(13,999)
Net cash used in operating activities	<u>(344,847)</u>	<u>(1,014,140)</u>
Cash flows from investing activities		
Dividend income received from subsidiaries	-	444,410
Proceeds from sale of subsidiaries	400	-
Net decrease in cash at bank	<u>(344,447)</u>	<u>(569,730)</u>
Cash at bank – beginning of year	<u>6,950,168</u>	<u>7,519,898</u>
Cash at bank – end of year	<u>6,605,721</u>	<u>6,950,168</u>



Independent auditor's report on the summary financial statements

To the Shareholder of
Royal Bank of Canada Financial Corporation

Our opinion

In our opinion, the accompanying summary financial statements of Royal Bank of Canada Financial Corporation (the Company) are consistent, in all material respects, with the audited financial statements, on the basis described in Note 2.

The summary financial statements

The Company's summary financial statements derived from the audited financial statements for the year ended October 31, 2017 comprise:

- the summary statement of financial position as at October 31, 2017;
- the summary statement of comprehensive loss for the year then ended;
- the summary statement of changes in shareholder's equity for the year then ended;
- the summary statement of cash flows for the year then ended; and
- the related notes to the summary financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The audited financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated February 8, 2018. That report also includes an Other Matter paragraph regarding the purpose and use of our audit report.

Management's responsibility for the summary financial statements

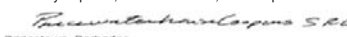
Management is responsible for the preparation of the summary financial statements in accordance with Section 45(a) of the Financial Institutions Act, Cap 324A of the Laws of Barbados.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Other Matter

Our report, dated February 8, 2018 on the financial statements of the Company for the year ended October 31, 2017, was made solely to the company's shareholder, as a body corporate, in accordance with Section 147 of the Companies Act of Barbados. That report stated that 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 as a body corporate, for our audit work, for our report dated February 8, 2018, or for the opinion we formed.


Bridgetown, Barbados
February 22, 2018

www.rbcroyalbank.com/caribbean

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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

Probate Advertisements

NOTICE NO. 347

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**ALFRED AUGUSTUS BOYCE also known as
ALFRED BOYCE**

Deceased

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

LETTERS TESTAMENTARY to Estate of ALFRED AUGUSTUS BOYCE also known as ALFRED BOYCE, deceased late of 2nd Avenue Thomas Road, President Kennedy Drive in the parish of Saint Michael in this Island who died at the decedent's residents 2nd Avenue Thomas Road, President Kennedy Drive in the parish of Saint Michael on the 17th day of July 2017 by JENNIFER ODESSA BOYCE who is the Spouse of the deceased.

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

Dated the 30th day of January, 2018.

Applicant
JENNIFER ODESSA BOYCE
2nd Avenue Thomas Road, President Kennedy Drive,
Saint Michael.

NOTICE NO. 348

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

HELENA GERTRUDE LYNTON nee BENTHAM

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of HELENA GERTRUDE LYNTON nee BENTHAM, deceased late of "Andre" Tweedside Main Road in the parish of Saint Michael in this Island who died at the Queen Elizabeth Hospital, Martindales Road, Saint Michael on the 20th day of June 2017 by DEBORAH HELENA LYNTON and ADRIAN JACOB LYNTON who are the children of the deceased.

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

Dated the 20th day of February, 2018.

Applicants
DEBORAH HELENA LYNTON
and
ADRIAN JACOB LYNTON.

NOTICE NO. 349

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

JEFFREY O'NEALE SIMPSON
also known as
JEFFREY ONEAL SIMPSON
also known as
JEFFREY SIMPSON

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

LETTERS OF ADMINISTRATION to the Estate of JEFFREY O'NEALE SIMPSON also known as JEFFREY ONEAL SIMPSON also known as JEFFREY SIMPSON late of Gall Hill in the parish of Saint John in this Island, who died in Barbados on the 16th day of October, 2017, by HEATHER EULEEN SIMPSON, wife 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 26th day of February, 2018.

DE NOVO LEGAL
Attorneys-at-Law for the Applicant.

NOTICE NO. 350

SAGICOR LIFE INC.

BASWELL JOB of #32 Ocean View Terrace, Content, St. Thomas, having made sworn deposition that Policy No. S07243429 issued 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 the 12th day of February, 2018.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 351

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

SHELDON L. BOYCE having made sworn deposition that Policy No. 9720524 on his 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 the 26th day of February, 2018.

By Order,

LORENE WATSON
Operations Manager.

