



The Official Gazette

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Part A

BRIDGETOWN, BARBADOS, 2ND MARCH, 2020

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BARBADOS

The Official Gazette Part A

2nd March, 2020

Statutory Instrument

S.I. 2020 No. 7

Customs Act

CAP. 66

CUSTOMS (AMENDMENT) REGULATIONS, 2020

The Minister, in exercise of the powers conferred on him by section 241 of the *Customs Act*, makes the following Regulations:

1. These Regulations may be cited as the *Customs (Amendment) Regulations, 2020*.

2. ***Regulation 83 of the Customs Regulations (L.N. 1963 No. 61), in these regulations referred to as the principal Regulations, is amended by deleting paragraph (2) and substituting the following:***

“(2) A declaration referred to in paragraph (1) shall be in the form set out as Form C. 23 in the *Schedule* and shall be submitted to the Customs Department

- (a) online via the website of the Customs Department; or
- (b) by using an automated passport control kiosk.”.

3. ***The Schedule to the principal Regulations is amended by***

- (a) ***deleting Form C. 23 and substituting the Form set out the Schedule; and***
- (b) ***deleting Form C. 24.***

SCHEDULE

(Regulation 3)

FORM C. 23

(Regulation 83)*Customs Act*
Cap. 66

BARBADOS

PASSENGER CUSTOMS DECLARATION

FORM C. 23

Every traveller, or head of a family travelling together with children under the age of 18 years old is required to complete a Customs Form.

How many pieces of luggage are you bringing into Barbados?

Total Pieces of Luggage: _____

I am (We are) bringing fruits, plants, cut flowers, vegetables, soil, meat, live animals and organisms, honey, wildlife products, plant material, food, animal products or live birds.

☐ Yes

☐ No

I am (We are) bringing pharmaceuticals.

☐ Yes

☐ No

Schedule (Concl'd)

I am (We are) bringing narcotics and other illicit drugs, biological substances, arms, ammunition, explosives, fireworks, toy guns or other weapons.

☐ Yes

☐ No

I have (We have) commercial merchandise: (articles for sale, samples used for soliciting orders or goods that are not considered personal effects).

☐ Yes

☐ No

I am (We are) carrying currency or monetary instruments over BDS\$ 10,000 or equivalent.

☐ Yes

☐ No

Citizens and Residents 18 years and older are exempted from duty on goods of a value not exceeding BDS\$500.00 per Calendar year. Have you claimed any such exemption in this year?

☐ Yes

☐ No

All Passengers 18 years and over may bring with them: Wine or spirits not exceeding 1 litre.

Personal effects i.e. wearing apparel, articles of personal adornment, toilet requisites and any portable articles in a passenger's baggage or on his/her person which he/she might reasonably be expected to carry with him/her for his/her own regular and private use, and which are so declared.

CANCEL

By clicking Next/Submit, you agree to the following: I hereby certify that the information given by me in this application is true and correct to the best of my knowledge. I understand and agree that any false information, misrepresentation, or omission of facts in this application and the application process may be justification for refusal of entry.

Made by the Minister this 25th day of February, 2020.

RYAN STRAUGHN

Minister Responsible for Finance



BARBADOS

The Official Gazette Part A

2nd March, 2020

Statutory Instrument

S.I. 2020 No. 8

Immigration Act

CAP. 190

**IMMIGRATION (FORMS AND FEES)
(AMENDMENT) REGULATIONS, 2020**

The Minister, in exercise of the powers conferred on him by section 31(1) of the *Immigration Act*, makes the following Regulations:

1. These Regulations may be cited as the *Immigration (Forms and Fees) (Amendment) Regulations, 2020*.

2. *The Immigration (Forms and Fees) Regulations (S.I. 1979 No. 178), in these regulations referred to as the principal Regulations, are amended by inserting immediately after regulation 6 the following:*

“6A. The International Embarkation or Disembarkation form referred to in section 31(1)(c) of the Act shall be in the form set out as Form E.1 in the *First Schedule* and shall be submitted to the Immigration Department

- (a) online via the website of the Immigration Department; or
- (b) using an automated passport control kiosk.”.

3. *The First Schedule to the principal Regulations is amended by inserting immediately after Form E the form set out the Schedule.*

SCHEDULE

(Regulation 3)

FORM E. 1

(Regulation 6A)



Immigration Act
Cap. 190

BARBADOS

IMMIGRATION FORM

Please fill in the fields Last Name, Given Name(s) and date of birth as written in your travel document. Please note Embarkation is where traveller departed from.

Primary Traveller

Flight/Vessel Information:

How are you entering Barbados?

☐ Air☐ Sea**Personal Information:**

Last Name:

Given Name(s):

Sex:

Travel Information:

Country of Birth:

Date of Birth (DD/MM/YYYY):

Nationality (Country):

Passport Number:

Destination Information:

Purpose of Visit:

Length of Stay (nights):

Accommodation Type:

Destination Address:

Address or Accommodation:

City/Town/Parish:

Country of Residence:

Country:

Zip/Postal Code:

Email Address:

Email Address:

Confirm Email Address:

CANCEL

By clicking Next/Submit, you agree to the following: I hereby certify that the information given by me in this application is true and correct to the best of my knowledge. I understand and agree that any false information, misrepresentation, or omission of facts in this application and the application process may be justification for refusal of entry.

Made by the Minister this 25th day of February, 2020.

EDMUND G. HINKSON
Minister Responsible for Immigration



S.I. 2020 No. 9

Public Service Act

CAP. 29

PUBLIC SERVICE (GENERAL) (AMENDMENT) ORDER, 2020

The Minister, in exercise of the powers conferred on him by section 13(1) of the *Public Service Act*, makes the following Order:

1. This Order may be cited as the *Public Service (General) (Amendment) Order, 2020*.
2. ***Paragraph 56 of the First Schedule to the Public Service (General) Order, 2018 (S.I. 2018 No. 75) is amended in sub-paragraph (a) by deleting items 2 and 3 and substituting the following:***

“	2. Deputy Commissioner	P2	2	
	3. Assistant Commissioner	P3	5	”.

Made by the Minister this 24th day of February, 2020.

MIA AMOR MOTTLEY

Minister Responsible for the Public Service



BARBADOS

The Official Gazette Part A

2nd March, 2020

Statutory Instrument

S.I. 2020 No. 10

Miscellaneous Controls Act

CAP. 329

**MISCELLANEOUS CONTROLS (CONTROL OF PRICES) (GENERAL)
(AMENDMENT) (NO. 2) REGULATIONS, 2020**

The Minister, in exercise of the powers conferred on him by section 3 of the *Miscellaneous Controls Act*, makes the following Regulations:

1. These Regulations may be cited as the *Miscellaneous Controls (Control of Prices) (General) (Amendment) (No. 2) Regulations, 2020*.

2. *The Schedule to the Miscellaneous Controls (Control of Prices) (General) Regulations, 2015 (S.I. 2015 No. 76) is amended by deleting the following items:*

“Diesel Fuel”

“Gasolene”

“Kerosene”; and

“Liquefied Petroleum Gas”

appearing in the first column of the Schedule under the Article “PETROLEUM PRODUCTS” and all the words appearing opposite thereto in the columns marked “WHOLESALE PRICE” and “RETAIL PRICE” and substituting therefor the items set out in the Schedule to these Regulations, together with the wholesale and retail prices set out in respect of those items.

3. *These Regulations shall come into operation on the 2nd day of March, 2020.*

SCHEDULE*(Regulation 2)*

ARTICLE	WHOLESALE PRICE (not greater than)	RETAIL PRICE (not greater than)
PETROLEUM PRODUCTS:		
Diesel Fuel	\$2.54926 per litre	\$2.84 per litre
Gasolene	\$3.09940 per litre	\$3.45 per litre
Kerosene	\$1.30505 per litre	\$1.35 per litre

Made by the Minister this 26th day of February, 2020.

DWIGHT SUTHERLAND

Minister Responsible for Small Business, Entrepreneurship and Commerce



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Part B

BRIDGETOWN, BARBADOS, 2ND MARCH, 2020

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NOTICE NO. 1

COMPANIES ACT OF BARBADOS CAP. 308

Sun Channel Inc.

NOTICE IS HEREBY GIVEN that the Sole Shareholder of SUN CHANNEL INC. has by resolution authorized and directed that the Company be dissolved and liquidated voluntarily in accordance with the provisions of the Act.

Dated this 26th day of February, 2020.

TRIDENT CORPORATE SERVICES
(BARBADOS) LIMITED

By: GAYLE A. HUTCHINSON
Secretary.

NOTICE NO. 2

LIQUOR LICENCE NOTICES
(Cap. 182)

APPLICATIONS FOR THE GRANT OF LIQUOR LICENCES TO THE MAGISTRATE DISTRICT 'E'

Name of Applicant	Occupation	Residence	Situation of Premises	Date of Application	Type of Licence
BRENDA GREAVES	Executive Chef	Broomefield, St. Lucy.	Brown house on the left side of the road at Broomefield, St. Lucy.	2020-01-26	Retail
KEASHA LASHLEY		Sargeant Village, Christ Church.	Wall structure, Road View, St. Peter.	2020-01-31	Restaurant
EDWIN WW ALLEYNE		Well Gap, Cave Hill, St. Michael.	Chattel House Road View, St. Peter.	2020-01-13	Restaurant
ROSALIND MILLER		Sixmens, St. Peter.	A wood building Sixmens, St. Peter.	2020-02-04	Retail
RHEA Y GILKES		Clinkett's Gardens, St. Lucy.	A wall and wood structure Edible Garden Café, a food business in Regal House, Sand Street Speightstown, St. Peter.	2019-11-05	Retail
SADE GIBSON		Mount Poyer, St. Lucy.	Gippo's Bar Harrises, St. Lucy.	2020-01-27	Retail
THELMA BOYCE		Rockfield, St. Lucy.	Wood and wall constructed structure with toilet facilities at Rockfield, St. Lucy.	2020-01-16	Retail
SAMUEL LAYNE		1st Avenue, Lower Carlton, St. James.	Wall with wood, 1st floor Pizzaman Doc, Queen Street, Speightstown, St. Peter.	2020-01-17	Retail
FRANCES KELLMAN		Rock Hall, St. Lucy.	Wall building at Rock Hall, St. Lucy.	2020-02-03	Retail
ANGELA EDWARDS		Queen Street, Speightstown, St. Peter.	A wood and wall building – wholesale situated at Church Street, Speightstown, St. Peter.	2020-01-30	Wholesale
DENISE SCANTLEBURY	(Cook Supervisor)	Upper Rose Hill, St. Peter.	Wall constructed shop at Rose Hill, St. Peter.	2020-01-16	Retail
MELANIE DENNY		Golden Mile, St. Peter.	Wood constructed building consisting of one unisex wash room and sink with running water.	2020-01-30	Retail
HATWANA MOORE		Egrets Run, Trents, St. Lucy.	Barber shop and Hair salon, Queen Street, Speightstown, St. Peter.	2020-01-28	Retail

LIQUOR LICENCE NOTICES – Cont'd*(Cap. 182)***APPLICATIONS FOR THE GRANT OF LIQUOR LICENCES TO THE MAGISTRATE DISTRICT 'E'**

Name of Applicant	Occupation	Residence	Situation of Premises	Date of Application	Type of Licence
SHARON GRIFFITH	Cook	Cave Hill Drive, St. Lucy.	A wooden structure situated in the Speightstown by Pass Road. 1 minute walk from road.	2020-01-29	Retail
ANDREA LORRAINE BABB	Self-employed	3F Battaley's, St. Peter.	Two storey wall structure within Omni Mall, Speightstown, St. Peter.	2020-01-08	Retail
YVONNE BOYCE		Bishop Road, St. Lucy.	Wooden building with wall floor, Bishop Road, St. Lucy.	2020-01-30	Retail

These Applications for a Grant of a Licence will be considered at a Licensing Court to be held at Magistrates' Courts Dist. 'E' Hometown on Friday the 28th day of February 2020 at 9 o'clock a.m.

J. RAMSAY
Clerk to the Licensing Authority.

NOTICE NO. 3

LIQUOR LICENCE NOTICES

(Cap. 182)

APPLICATIONS FOR THE GRANT OF LIQUOR LICENCES TO THE MAGISTRATE DISTRICT 'E'
HOLETOWN

Name of Applicant	Occupation	Residence	Situation of Premises	Date of Application	Type of Licence
ANDREA HAYNES	Proprietor	C/o Steann Sweet Lime N Grill, Hoytes Village, St. James.	Board and wall premises at Hoytes Village, St. James.	2020-02-05	Retail
JEREMY RICARDO HOYTE	Bar Owner	1A Lammings, St. Joseph.	Wall to wall structure located at Thorpes, St. James.	2020-02-05	Retail
SOPHIE THOMPSON	Proprietor	2nd Avenue, Hoytes Village, St. James.	Wooden structure 2nd Avenue, Hoytes Village, St. James.	2020-02-10	Retail
WESLEY KELLMAN		Westmoreland, St. James.	Wooden structure attached to a small shop at Westmoreland, St. James.	2020-02-06	Retail
JOAN FRANCES CURTIN	Director	Manta Ray, Mount Standfast, St. James.	Chattel house consisting of four (4) rooms opposite Folkstone Park, Church Point, St. James.	2020-01-15	Retail
RONETA ST. MART		Block 25A Haynesville, St. James.	Wall structure at Block 25A Haynesville, St. James.	2020-02-10	Retail
JEAN MARTIN		#6 Lloyd Court, Callenders, Christ Church.	Wall building at Palm Avenue, Sunset Crest, St. James.	2020-01-13	Restaurant
ROHAN HALL	Secretary	West Coast Apartment Hotel.	"Pondbottom" Westmoreland, St. James.	2019-12-13	Proprietary Club
ANTHONY DACOSTA HOLDER		#21 Greenham Road, Holders Hill, St. James.	Wood and wall structure, Black Pipe Hideaway, #21 Greenham Road, Holders Hill, St. James.	2020-01-06	Retail
CECIL A GORDON	Labourer	Reeves Hill, Sea View, St. James.	Board and wall at Reeves Hill, Sea View, St. James.	2020-02-10	Retail
KENNETH ROBIN HEWITT	Manager	Cleaver's Hill, St. Joseph.	Metal roof and concrete walls located at Lot C5 Lancaster, St. James.	2019-11-21	Retail
PATRICIA CLARK		1 Avenue, Prospect, St. James.	Wood structure 1 Avenue, Prospect, St. James.	2020-01-29	Retail
WILLIAM WALKES	Truck Driver	#2 Hall's Village, St. James.	2 (two) Purple heart houses with a shared garage with a small window shop.	2019-12-09	Retail
MARCIA JORDAN		Doughlin's Road, Weston, St. James.	Wood and wall structure at Doughlin's Road.	2020-01-15	Retail
JOHN SIMPSON	Proprietor	Risk Road, Fitts Village, St. James.	A wall constructed building, Risk Road, Fitts Village, St. James.	2020-01-10	Retail
AREL ORAN		Aberdane Adam's Castle, Christ Church.	Coffee and wine shop at Limegrove Lifestyle Centre.	2019-11-20	Retail

These Applications for a Grant of a Licence will be considered at a Licensing Court to be held at Magistrates' Courts Dist. 'E' Hometown on Friday the 28th day of February 2020 at 9 o'clock a.m.

A. MAHON
Clerk to the Licensing Authority.

NOTICE NO. 4

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

Form 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF LAND AT FAIRFIELD
CROSS ROAD, BLACK ROCK, ST. MICHAEL CONTAINING
560.3 SQUARE METRES**

SUPREME COURT OF BARBADOS
IN THE HIGH COURT OF JUSTICE

CLAIM NO: LTP 54/2019

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

AND IN THE MATTER OF ALL THAT certain piece or parcel of land situate at Fairfield Cross Road, Black Rock in the parish of Saint Michael in this Island containing by admeasurement 560.3 square metres depicted on a Plan certified by O'Brian St. E. Worrell Land Surveyor on the 17th day of May, 2017 **ABUTTING AND BOUNDING** on lands now or late of Olga Divins, Veatlyn Knight, Sandra Thompson, Fitzpatrick Reid and on a public road called Fairfield Cross Road or however else the same may abut and bound.

TAKE NOTICE that **MICHAEL R. JORDAN** of Fairfield Cross Road, Black Rock in the parish of Saint Michael in the Island of Barbados has applied to the High Court for a declaration of the 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, on or before the **14th day of April, 2020.**

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, on or before the **14th day of April, 2020.**

Dated the 2nd day of March, 2020.

MARVIN H.D. PATTERSON
Attorney- at-Law for the Claimant
whose place of business and address for service is
Anfield Law Chambers, 2nd Ave. Carters's Gap Black Rock St. Michael.

RBC Royal Bank (Barbados) Limited



Royal Bank

Summary Financial Statements 2019

October 31, 2019 (expressed in thousands of 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, 2019 comprise:

- the summary statement of financial position as at October 31, 2019;
- the summary statement of income (loss) and other comprehensive income (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 audit report thereon

We expressed an unmodified audit opinion on the audited

financial statements in our report dated January 28, 2020. That report 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 on the basis described in Note 2.

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 January 28, 2020 on the financial statements of the Bank for the year ended October 31, 2019 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 28, 2020, or for the opinion we have formed.

Bridgetown, Barbados
February 21, 2020

Summary Statement of Financial Position

As at October 31

	2019 \$	2018 \$
Assets		
Cash and cash equivalents	577,352	609,174
Balance with Central Bank of Barbados	79,110	79,405
Securities	302,422	254,230
Loans and advances to customers	964,536	987,566
Due from affiliated companies	62,749	73,283
Intangible assets	130	160
Premises and equipment	23,242	24,752
Other assets	9,867	18,625
Post-retirement benefit asset	3,072	3,166
Deferred tax asset	1,170	25,624
Corporation tax asset	2,546	-
Total assets	2,026,196	2,075,985
Liabilities		
Due to banks	8,165	17,412
Customers' deposits	1,598,125	1,621,835
Due to Central Bank of Barbados	671	823
Due to affiliated companies	126,965	142,203
Other liabilities	40,966	48,611
Corporation tax liability	-	713
Total liabilities	1,774,892	1,831,597
Shareholder's equity		
Share capital	330,000	358,000
Statutory reserve	57,355	54,560
Other components of equity	26,956	2,669
Accumulated deficit	(163,007)	(170,841)
Total shareholder's equity	251,304	244,388
Total shareholder's equity and liabilities	2,026,196	2,075,985

Approved on behalf of the Board of Directors on January 23, 2020

M. A. R. de Silva

J. Thorington-Powlett

RBC Royal Bank (Barbados) Limited



Royal Bank

Summary Financial Statements 2019

October 31, 2019 (expressed in thousands of Barbados Dollars) continued

Summary Statement of Income/(Loss) and Other Comprehensive Income/(Loss)

For the year ended October 31, 2019

	2019 \$	2018 \$
Interest income	75,448	76,595
Interest expense	(308)	(435)
Net interest income	75,140	76,160
Non-interest income	45,429	43,622
Total revenue	120,569	119,782
Provision for credit losses	(5,962)	(55,953)
Non-interest expenses	(78,828)	(85,312)
Total non-interest expenses	(84,790)	(141,265)
Income/(loss) before taxation	35,779	(21,483)
Taxation (expense)/credit	(24,600)	8,595
Net income/(loss) for the year after taxation	11,179	(12,888)
Other comprehensive income/(loss), net of taxes		
Items that may be reclassified subsequently to profit or loss:		
Net losses on revaluation of debt securities FVOCI	35,571	(271)
Net change in allowance for credit losses on debt securities FVOCI	(11,374)	(27,195)
Income tax on items that may be reclassified subsequently	(293)	8,231
Items that will not be reclassified subsequently to profit or loss:		
Re-measurement of post-retirement benefit obligations	(299)	3
Net gain on revaluation of equity securities FVOCI	14	873
Income tax on items that will not be reclassified subsequently	668	(464)
Other comprehensive income/(loss) for the year, net of taxes	24,287	(18,823)
Total comprehensive income/(loss) for the year	35,466	(31,711)

Summary Statement of Changes in Shareholder's Equity

For the year ended October 31, 2019

	Share capital \$	Statutory reserve \$	Other components of equity \$	Accumulated deficit \$	Total \$
Year ended October 31, 2019					
Balance at beginning of year	358,000	54,560	2,669	(170,841)	244,388
Transition adjustment	-	-	-	(550)	(550)
Balance at November 1, 2018 (Restated)	358,000	54,560	2,669	(171,391)	243,838
Net income for the year	-	-	-	11,179	11,179
Other comprehensive income for the year	-	-	24,287	-	24,287
Total comprehensive income for the year	-	-	24,287	11,179	35,466
Transfer to reserve fund	-	2,795	-	(2,795)	-
Capital reduction	(28,000)	-	-	-	(28,000)
Balances – October 31, 2019	330,000	57,355	26,956	(163,007)	251,304
Year ended October 31, 2018					
Balance at beginning of year	378,000	54,560	3,148	(124,875)	310,833
Transition adjustment	-	-	18,344	(33,078)	(14,734)
Balance at November 1, 2017 (Restated)	378,000	54,560	21,492	(157,953)	296,099
Net loss for the year	-	-	-	(12,888)	(12,888)
Other comprehensive loss for the year	-	-	(18,823)	-	(18,823)
Total comprehensive loss for the year	-	-	(18,823)	(12,888)	(31,711)
Transfer to reserve fund	-	-	-	-	-
Capital reduction	(20,000)	-	-	-	(20,000)
Balances – October 31, 2018	358,000	54,560	2,669	(170,841)	244,388

RBC Royal Bank (Barbados) Limited



Royal Bank

Summary Financial Statements 2019

October 31, 2019 (expressed in thousands of Barbados Dollars) continued

Summary Statement of Cash Flows

For the year ended October 31, 2019

	2019 \$	2018 \$
Cash flows from operating activities		
Income/(loss) before taxation	35,779	(21,483)
Adjustment for:		
Depreciation and amortisation	3,118	2,875
Provision for credit losses - loans and advances	17,193	8,882
Provision for credit losses - securities	(11,402)	47,066
Provision for credit losses - other assets	171	5
Net realized (gain)/loss on investments	(1,477)	945
Interest accretion	(3,010)	-
Gain on disposal of premises and equipment	(100)	(69)
Interest income	(70,770)	(75,572)
Interest expense	308	435
Total	(30,190)	(36,916)
Increase/decrease in operating assets and liabilities:		
Net decrease in loans and advances to customers	5,837	(7,167)
Net decrease in balance with Central Bank of Barbados	295	7,552
Net decrease/(increase) in other assets	10,272	(5,036)
Net decrease in customers' deposits	(23,710)	(118,595)
Net decrease in other liabilities	(8,434)	(10,935)
Net increase in due from affiliated companies	2,108	6,897
Net decrease in due to affiliated companies	(15,238)	(23,643)
Net decrease in pension benefit expense	(205)	(202)
Interest income received loans	64,680	65,866
Interest paid	(302)	(505)
Corporation tax paid	(2,796)	(5,106)
Net cash from/(used in) operating activities	2,317	(127,790)
Cash flows from investing activities		
Proceeds from sale/redemption of securities	197,836	235,000
Purchase of investment securities	(205,908)	(520,822)
Interest income received	4,403	11,079
Purchase of premises and equipment	(1,685)	(1,298)
Purchase of intangibles	(80)	-
Proceeds from disposal of premises and equipment	252	344
Net cash used in investing activities	(5,182)	(275,697)
Cash flows from financing activities		
Net payments advanced to Central Bank of Barbados	(152)	(422)
Net payments received/(paid) from other banks	(9,247)	1,608
Loan proceeds	-	4,000
Loan repayment	-	(4,000)
Capital reduction	(28,000)	(20,000)
Net cash used in financing activities	(37,399)	(18,814)
Net decrease in cash and cash equivalents	(40,264)	(422,301)
Cash and cash equivalents - beginning of the year	677,560	1,099,861
Cash and cash equivalents - end of year	637,296	677,560

Notes to Summary Financial Statements
October 31, 2019

1. Incorporation and business activities:

RBC Royal Bank (Barbados) Limited ('the Bank') is incorporated under the Barbados Companies Act and licensed under the Financial Institutions (Amendment) Act, 2018, which governs the conduct of banks in Barbados. The address of its registered office is Broad Street, Bridgetown, Barbados.

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

The share capital of the Bank is 100% owned by RBC Royal Bank Holdings (Barbados) Limited, whose immediate parent is RBC Financial (Caribbean) Ltd, 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 Royal Bank of Canada's common shares are listed

on the Toronto Stock Exchange and New York Stock Exchange with the ticker symbol RY.

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:

Ms. Vivian-Anne Gittens - Chairman
Ms. Juanita Thorington-Powlett
Mr. Roger Cogle
Mr. Robert de Silva
Mr. Gerard Borely

Probate Advertisements

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court (Probate)

In the Matter of the Estate of

**SEYMOUR ADOLPHUS GASKIN also known as
SEYMOUR GASKIN also known as
SEYMOUR A. GASKIN**

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 29th day of April, 2014 of SEYMOUR ADOLPHUS GASKIN also known as SEYMOUR GASKIN also known as SEYMOUR A. GASKIN, late of No. 14 Hothersal Crescent in the parish of Saint Michael in this Island, who died in this Island on the 3rd day of January, 2020 by PATRICIA DOWNES one of the Executors named in the Will of the said 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 second notice of advertisement to proceed with the above-named application for Grant of Probate.

Power is reserved to Arthur Holder, the other Executor named in the Last Will and Testament of the deceased.

Dated this 2nd day of March 2020.

ARTHUR E. HOLDER
Attorney-at-Law.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
*High Court
Civil Division*

In the Estate of

**CARLEON GREAVES also known as
CARLEON ATHELSTON GREAVES also known as
CARLIAN ATHELSTAN GREAVES**

Deceased

PUBLIC NOTICE is hereby given that the application has been made for the following Grant of Probate namely:

PROBATE of the Will dated 10th day of March 2004 of CARLEON GREAVES also known as CARLEON ATHELSTON GREAVES also known as CARLIAN ATHELSTAN GREAVES late of Checker Hall in the parish of Saint Lucy in this Island who died on the 10th day of November 2007 at Geriatric Hospital, Beckles Road in the parish of Saint Michael in this Island by ROBERT MACDONALD GREAVES one of the Executors named in the Will of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from this Advertisement to proceed with the above-named application for Probate.

Dated this 25th day of February 2020.

WAYNE P. CUMBERBATCH & CO.
Attorneys-at-Law,
Arlington Chambers,
Speightstown,
St. Peter.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**NICOLA ANDREA WALKER also known as
NICOLA WALKER also known as
NICOLA BAKER**

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

LETTERS OF ADMINISTRATION to the Estate of NICOLA ANDREA WALKER also known as NICOLA WALKER also known as NICOLA BAKER late of Eastbourne No. 2 in the parish of Saint Philip in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 25th day of November 2019 by ANDERSON BAKER who is the husband of the deceased.

An application will be submitted to the Registrar of the Supreme Court no less than fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement in this newspaper.

Dated the 2nd day of March 2020.

HAZELYN E. DEVONISH
Attorney-at-Law for the Applicant
"Chancellor House", Pinfold Street, Bridgetown.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

**ANTHONY CARTER also known as
ANTHONY OLTON CARTER also known as
ANTHONY EMMANUEL OLTON CARTER
also known as OLTON CARTER**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of ANTHONY CARTER also known as ANTHONY OLTON CARTER also known as ANTHONY EMMANUEL OLTON CARTER also known as OLTON CARTER who died at the Queen Elizabeth Hospital, St. Michael, Barbados on the 1st day of December 2019 by ROSLYN WAVENEY CARTER and LYNETTE KATHY ANN CARTER who are children of the 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 2nd day of March 2020.

CARRINGTON & SEALY
Attorneys-at-Law.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Division****In the Estate of*****SIMEON EARLE***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of SIMEON EARLE late of Upper Carlton in the parish of Saint James in this Island who died on the 11th day of February 2016 at Upper Carlton in the parish of Saint James in this Island by NORMA THELMA EARLE the wife of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from this advertisement to proceed with the above-named application for Administration.

Dated this 25th day of February 2020.

WAYNE P. CUMBERBATCH & CO.

Attorneys-at-Law,
Arlington Chambers,
Speightstown,
St. Peter.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Division****In the Estate of*****EDGAR ETHELBERT REDMAN also known as
EDGAR REDMAN***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of EDGAR ETHELBERT REDMAN also known as EDGAR REDMAN late of Marine Square Westbury Road in the parish of Saint Michael in this Island who died on the 22nd day of March 1999 at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island by MECHELLE MORGAN the lawful Attorney for MARJORIE POPO the qualified Administratrix of the Estate of ELSIE REDMAN the wife of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from this Advertisement to proceed with the above-named application for Probate.

Dated this 25th day of February 2020.

WAYNE P. CUMBERBATCH & CO.

Attorneys-at-Law,
Arlington Chambers,
Speightstown,
St. Peter.

Part C

BRIDGETOWN, BARBADOS, 2ND MARCH, 2020

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NOTICE NO. 1

Government Notices

Vacation Leave

The Hon. Madam Justice Jacqueline Cornelius, Judge of the High Court, has been granted four (4) days' vacation leave from 25th to 28th February, 2020.

The Hon. Mr. Justice Rajendra Narine, Justice of Appeal, has been granted two (2) days' vacation leave on 5th and 6th March, 2020.

Vacation Leave

The Hon. Madam Justice Shona Griffith, Judge of the High Court, has been granted six (6) days' vacation leave from 4th to 9th March, 2020.

The Hon. Mr. Justice Francis Belle, Justice of Appeal has been granted three (3) days' vacation leave from 1st to 3rd February, 2020.

NOTICE NO. 2

SAGICOR LIFE INC.

MARVA GREENE of Foster Lodge, St. George having made sworn deposition that Policy No. S07298489 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 31st day of January, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 3

SAGICOR LIFE INC.

VELDA JAMES C/o Monica Glasgow, P.O. Box 604, Kingstown, St. Vincent having made sworn deposition that Policy No. C5095863 issued by Confederation Life 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 27th day of January, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 4

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ALLAN H WHITTAKER of Edgehill St Thomas having made sworn deposition that Policy No. BDH0008857 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 7

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

CORTELLAI WALROND of Belmont Road St Michael having made sworn deposition that Policy No. IBP0015001 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 5

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

MICHAEL A SPRINGER of #5, 6th Ave Belleville St Michael having made sworn deposition that Policy No. IBP0016575 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 8

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

CLINTON R WALCOTT of Lodge Road B Christ Church having made sworn deposition that Policy No. BDH0008578 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 6

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ANDERSON R BELGRAVE of Cherry Grove #3 Henley St John having made sworn deposition that Policy No. IBJ0023499 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 9

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

CLINTON R WALCOTT of Lodge Road B Christ Church having made sworn deposition that Policy No. BDH0029200 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 10

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

WORDSWORTH J HINDS of 1st Ave Lower Carlton St James having made sworn deposition that Policy No. IBP0005962 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 13

SAGICOR LIFE INC.

ALEX LINTON of #53 Warners Gardens, Christ Church having made sworn deposition that Policy No. 0055992 issued by Life of Barbados and 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 the 27th day of January, 2020.

By Order,
ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 11

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

MARIAN C FEDEE of 56 Wanstead Terrace 9th Ave Cave Hill St Michael having made sworn deposition that Policy No. IBP0001292 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 14

SAGICOR LIFE INC.

DIANA FENTY of Sherbourne #3, St. John having made sworn deposition that Policy No. 0065582 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 24th day of January, 2020.

By Order,
ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 12

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

CHERYL I JONES of Apple Hall St Philip having made sworn deposition that Policy No. IBP0016914 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 2nd day of March 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 15

SAGICOR LIFE INC.

HEATHER CLARKE of No. 153 Byron Drive, Plover Court, Stage 4, Inch Marlow, Christ Church having made sworn deposition that Policy No. 0066886 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 22nd day of January, 2020.

By Order,
ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 16

SAGICOR LIFE INC.

CHRISTOPHE GRIFFITH of Lot 80 Apt. 2, Ikora Crescent, Cane Garden, St. Thomas having made sworn deposition that Policy No. 077433027 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 27th day of January, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 18

SAGICOR LIFE INC.

NATALIE ROWE of Lot 112, Brevitor Hall, St. Peter having made sworn deposition that Policy No. 0070385 issued by Life of Barbados and assumed by Sagicor Life Inc. on the life of MATTHEW SKEETE 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 3rd day of February, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 17

SAGICOR LIFE INC.

ANITA COBHAM of Sherbourne, St. John being the Administrator of the Estate of ST CLAIRE COBHAM (Deceased) having made sworn deposition that Policy No. C5106887 issued by Confederation Life Insurance and assumed by Sagicor Life Inc. on the life of ST CLAIRE COBHAM (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 30th day of January, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 19

SAGICOR LIFE INC.

NATALIE ROWE of Lot 112, Brevitor Hall, St. Peter having made sworn deposition that Policy No. S07356963 issued by Sagicor Life Inc. on the life of NATHAN SKEETE 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 3rd day of February, 2020.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.