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NOTICE NO. 1

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

92SRSL Incorporated
Company No.: 38102

In accordance with Section 339 (3) of the Companies Act, Cap. 308 Notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from December 28 2021.

Dated this 28 day of December, 2021.

PAUL BRETT DOUGLAS
Director.

NOTICE NO. 2

COMPANIES ACT, CAP. 308

Legal and Financial 28 Inc.

NOTICE IS HEREBY GIVEN that the sole shareholder of LEGAL AND FINANCIAL 28 INC. has by Special Resolution authorised and directed that the Company be dissolved in accordance with the provisions of Section 364 of the Act.

Dated this 8th day of December 2021.

FRANCISCO YENDIS MEDINA
Director.

Scotiabank (Barbados) Limited

2021 Summary Financial Statements

Scotiabank®**Summary Statement of Financial Position**As at October 31, 2021 with comparative figures as at October 31, 2020
(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Assets		
Cash and balances with Central Bank	792,910	622,508
Due from banks	191,625	176,085
Investment securities	368,987	356,742
Loans and advances to customers	1,324,974	1,409,100
Property and equipment	68,692	63,366
Deferred tax assets	201	305
Other assets	2,278	4,014
Total Assets	<u>2,749,667</u>	<u>2,632,120</u>
Liabilities		
Customer deposits	2,021,616	1,961,633
Due to banks	244,450	255,786
Other liabilities	73,920	65,934
Current tax liabilities	1,054	899
Total Liabilities	<u>2,341,040</u>	<u>2,284,252</u>
Equity		
Stated capital	304,000	304,000
Statutory reserve fund	18,998	6,265
Property revaluation reserves	28,634	18,809
Retained earnings	56,995	18,794
Total Equity	<u>408,627</u>	<u>347,868</u>
Total Liabilities and Equity	<u>2,749,667</u>	<u>2,632,120</u>

Approved by:

**Suzette Armoogam-Shah (Mrs.)**
Chief Executive Officer**Colleen Cyrus (Mrs.)**
Chief Financial Officer

Scotiabank (Barbados) Limited

2021 Summary Financial Statements

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

For the year ended October 31, 2021 with comparative figures for the period ended October 31, 2020

(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Interest income	101,637	82,722
Interest expense	(268)	(879)
Net interest income	101,369	81,843
Non-interest income	42,191	27,767
Total Revenue	143,560	109,610
Provision for credit losses	(9,162)	(19,466)
Non-interest expenses	(81,741)	(64,081)
Total Expenses	(90,903)	(83,547)
Profit before tax	52,657	26,063
Income tax expense	(1,723)	(1,004)
Profit for the year	50,934	25,059
Net change in unrealised property valuation surplus	9,825	-
Total comprehensive income	60,759	25,059

Summary Statement of Changes in Shareholder's Equity

For the year ended October 31, 2021 with comparative figures for the period ended October 31, 2020

(Expressed in thousands of Barbados dollars)

	Stated Capital \$	Statutory Reserve Fund \$	Property Revaluation Reserves \$	Retained Earnings \$	Total \$
Balance – January 10, 2020	-	-	-	-	-
Reserve additions	-	-	18,809	-	18,809
Shares issued	304,000	-	-	-	304,000
Profit for the period	-	-	-	25,059	25,059
Transfer to statutory reserves	-	6,265	-	(6,265)	-
Balance – October 31, 2020	304,000	6,265	18,809	18,794	347,868
Profit for the year	-	-	-	50,934	50,934
Property revaluation surplus	-	-	9,825	-	9,825
Transfer to statutory reserves	-	12,733	-	(12,733)	-
Balance – October 31, 2021	304,000	18,998	28,634	56,995	408,627

*Registered trademark of The Bank of Nova Scotia, used under licence.

Scotiabank (Barbados) Limited

2021 Summary Financial Statements

Scotiabank®**Summary Statement of Cash Flows**

For the year ended October 31, 2021 with comparative figures for the period ended October 31, 2020

(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Cash flows from operating activities		
Profit for the year	50,934	25,059
Adjustments for:		
Provision for credit losses	9,162	19,466
Depreciation	4,760	4,023
Net gain on disposal of property and equipment	(14)	(13)
Interest income:		
Loans & advances to customers	(85,076)	(69,164)
Investment securities & other	(16,561)	(13,558)
Interest expense	268	879
Income tax expense	1,723	1,004
	<u>(34,804)</u>	<u>(32,304)</u>
Changes in operating assets and liabilities:		
Decrease / (increase) in loans, net	65,086	(16,848)
Decrease / (increase) in other assets	1,736	(2,495)
Increase in mandatory reserve deposits with Central Bank	(4,678)	(2,557)
Increase / (decrease) in other liabilities	10,157	(3,284)
Increase in customer deposits	60,019	4,828
	<u>97,516</u>	<u>(52,660)</u>
Cash from (used in) operations		
Corporation tax paid	(1,465)	(337)
Interest received:		
Loans & advances to customers	94,954	59,722
Investment securities & other	4,316	6,520
Interest paid	(180)	(815)
	<u>195,141</u>	<u>12,430</u>
Net cash from operating activities		
Cash flows from investing activities		
Property and equipment, net of disposals	(261)	855
Proceeds on disposal of property and equipment	14	13
	<u>(247)</u>	<u>868</u>
Net cash (used in) from investing activities		
Cash flows from financing activities		
Share capital issued	-	304,000
Increase in due to parent	-	129,132
Payment of lease liabilities	(2,294)	(3,019)
	<u>(2,294)</u>	<u>430,113</u>
Net cash (used in) from financing activities		
Net increase in cash and cash equivalents during the period	192,600	443,411
Cash and cash equivalents - net, beginning of period	443,411	-
	<u>636,011</u>	<u>443,411</u>
Cash and cash equivalents - net, end of period		
Cash and cash equivalents comprise:		
Cash and balances with Central Bank	792,910	622,508
Due from other banks	191,625	176,085
Due to other banks	(244,450)	(255,786)
	<u>740,085</u>	<u>542,807</u>
Mandatory reserve deposits with Central Bank	(104,074)	(99,396)
	<u>636,011</u>	<u>443,411</u>

Scotiabank (Barbados) Limited

2021 Summary Financial Statements

Scotiabank®**Board of Directors**

Gayle Pazos

Savon Persad

Suzette Armoogam-Shah

Sunil Chatrani

Lisl B. Lewis

Scotiabank (Barbados) Limited acquired the banking operations of The Bank of Nova Scotia – Barbados Branches on February 1, 2020.**Independent Auditors' Report on the Summary Financial Statements****To the Shareholder of Scotiabank (Barbados) Limited****Opinion**

The summary financial statements, which comprise the summary statement of financial position as at October 31, 2021, the summary statements of profit or loss and other comprehensive income, changes in shareholder's equity and cash flows for the year then ended, are derived from the audited financial statements of Scotiabank (Barbados) Limited ("the Bank") for the year ended October 31, 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements.

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 our report thereon, therefore, is not a substitute for reading the audited financial statements and our report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated February 21, 2022.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements.

Auditors' 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."



**Chartered Accountants
Bridgetown, Barbados
February 21, 2022**

The Bank of Nova Scotia Offshore Banking Unit

2021 Summary Financial Statements

Scotiabank™**Summary Statement of Financial Position**

As at October 31, 2021 with comparatives for 2020

(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Assets		
Due from banks	979,674	985,848
Loans and advances to customers	10,613	12,428
Other assets	456	32
Total Assets	990,743	998,308
Liabilities		
Customer deposits	801,456	762,200
Due to banks	154,777	193,638
Other liabilities	12,470	26,695
Taxation payable	204	282
Total Liabilities	968,907	982,815
Equity		
Assigned capital	4,000	4,000
Retained earnings	17,836	11,493
Total Equity	21,836	15,493
Total Liabilities and Equity	990,743	998,308

Approved by:



Suzette Armoogam-Shah (Mrs.)
Managing Director
Caribbean East Regional District



Colleen Cyrus (Mrs.)
Director Finance
Caribbean East Regional District

The Bank of Nova Scotia Offshore Banking Unit

2021 Summary Financial Statements

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

For the year ended October 31, 2021 with comparatives for 2020

(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Interest income	1,223	9,093
Interest expense	(393)	(3,265)
Net interest income	830	5,828
Non-interest income	7,139	6,962
Total Revenue	7,969	12,790
Non-interest expenses	(1,350)	(1,218)
Provision for credit losses	(72)	(91)
Total Expenses	(1,422)	(1,309)
Profit before taxation	6,547	11,481
Taxation	(204)	(113)
Net profit and total comprehensive income for the year	6,343	11,368

Summary Statement of Changes in Equity

For the year ended October 31, 2021 with comparatives for 2020

(Expressed in thousands of Barbados dollars)

	Assigned Capital \$	Retained Earnings \$	Total \$
Balance – October 31, 2019	4,000	45,474	49,474
Net profit for the year	-	11,368	11,368
Net profits remitted to Head Office	-	(45,349)	(45,349)
Balance – October 31, 2020	4,000	11,493	15,493
Net profit for the year	-	6,343	6,343
Balance – October 31, 2021	4,000	17,836	21,836

The Bank of Nova Scotia Offshore Banking Unit

2021 Summary Financial Statements



Summary Statement of Cash Flows

For the year ended October 31, 2021 with comparatives for 2020
(Expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
Cash flows from operating activities		
Net profit for the year	6,343	11,368
Interest income	(1,223)	(9,093)
Interest expense	393	3,265
Provision for credit losses	72	91
Income tax expense	204	113
Operating income before changes in operating assets and liabilities	5,789	5,744
Changes in operating assets and liabilities		
(Decrease) Increase in other liabilities	(14,225)	5,817
(Increase) Decrease in other assets	(424)	51
Decrease in loans and advances to customers	1,713	6,871
Increase (Decrease) in customer deposits	39,733	(221,298)
Cash from (used in) operations	32,586	(202,815)
Corporation tax paid	(282)	(190)
Interest received	1,253	11,750
Interest paid	(870)	(4,349)
Net cash from (used in) operating activities	32,687	(195,604)
Cash flows from financing activities		
Profits remitted to Head Office	-	(45,349)
Net cash used in financing activities	-	(45,349)
Net increase (decrease) in cash and cash equivalents for the year	32,687	(240,953)
Cash and cash equivalents – beginning of year	792,210	1,033,163
Cash and cash equivalents – end of year	824,897	792,210
Cash and cash equivalents comprise:		
Due from banks	979,674	985,848
Due to banks	(154,777)	(193,638)
	824,897	792,210

The Bank of Nova Scotia Offshore Banking Unit

2021 Summary Financial Statements

ScotiabankTM**Board of Directors**Nora Anne Aufreiter
Guillermo Enrique Babatz
Scott Wayne Barclay BonhamDaniel H. Callahan
Lynn K. Patterson
Michael D. PennerBrian Johnston Porter
Una Marie Power
Aaron William RegentCalin Rovinescu
Susan Louise Segal
Lawren Scott Thomson

Benita Marie Warmbold

Independent Auditors' Report on the Summary Financial Statements**To the Managing Director of The Bank of Nova Scotia Offshore Banking Unit****Opinion**

The summary financial statements, which comprise the summary statement of financial position as at October 31, 2021, the summary statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, are derived from the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit ("the Bank") for the year ended October 31, 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements.

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 our report thereon, therefore, is not a substitute for reading the audited financial statements and our report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated February 21, 2022.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements.

Auditors' 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."



Chartered Accountants
Bridgetown, Barbados
February 21, 2022

Scotiabank Caribbean Holdings Ltd.

2021 Summary Separate Financial Statements

ScotiabankTM**Summary Separate Statement of Financial Position**

As at October 31, 2021 with comparatives for 2020

(Expressed in thousands of United States dollars)

	2021	2020
	\$	\$
Assets		
Cash and cash equivalents	283,735	233,915
Investment in subsidiaries	1,282,630	1,376,684
Dividends receivable	-	8,703
Other assets	4	4
Total Assets	<u>1,566,369</u>	<u>1,619,306</u>
Liabilities and Shareholder's Equity		
Other liabilities	2,854	150
Total Liabilities	<u>2,854</u>	<u>150</u>
Shareholder's Equity		
Share capital	1,504,768	1,544,768
Accumulated surplus	58,747	74,388
Total Shareholder's Equity	<u>1,563,515</u>	<u>1,619,156</u>
Total Liabilities and Shareholder's Equity	<u><u>1,566,369</u></u>	<u><u>1,619,306</u></u>

Approved by:

**Suzette Armoogam-Shah (Mrs.)**
Chief Executive Officer**Colleen Cyrus (Mrs.)**
Chief Financial Officer

Scotiabank Caribbean Holdings Ltd.

2021 Summary Separate Financial Statements

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

For the year ended October 31, 2021 with comparatives for 2020

(Expressed in thousands of United States dollars)

	2021 \$	2020 \$
Revenue:		
Dividend income	62,478	64,617
Interest income	69	1,174
Foreign exchange revaluation losses	(77)	(1,186)
Total Operating Revenue	62,470	64,605
Expenses:		
Transportation & communication	-	4
Professional fees	27	25
Business taxes	25	21
Other expenses	-	1
Investment impairment	13,059	22,146
Total Operating Expenses	13,111	22,197
Profit before tax	49,359	42,408
Taxation recovery	-	20
Profit and total comprehensive income for the year	49,359	42,428

Summary Separate Statement of Changes in Shareholder's Equity

For the year ended October 31, 2021 with comparatives for 2020

(Expressed in thousands of United States dollars)

	Share Capital \$	Accumulated Surplus \$	Total \$
Balance at October 31, 2019	1,544,768	31,960	1,576,728
Profit for the year	-	42,428	42,428
Balance at October 31, 2020	1,544,768	74,388	1,619,156
Dividends declared	-	(65,000)	(65,000)
Capital Repatriation	(40,000)	-	(40,000)
Profit for the year	-	49,359	49,359
Balance at October 31, 2021	1,504,768	58,747	1,563,515

Scotiabank Caribbean Holdings Ltd.

2021 Summary Separate Financial Statements

Scotiabank™**Summary Separate Statement of Cash Flows**

For the year ended October 31, 2021 with comparatives for 2020

(Expressed in thousands of United States dollars)

	2021 \$	2020 \$
Cash flows from operating activities		
Profit for the year	49,359	42,428
Adjustment for:		
Dividend income	(62,478)	(64,617)
Investment impairment	13,059	22,146
Tax recovery	-	(20)
Changes in operating assets and liabilities:		
Increase in other liabilities	2,704	53
Decrease in other assets	-	4
Cash from/(used in) operations	2,644	(6)
Corporation tax paid	-	(27)
Net cash from/(used in) operating activities	2,644	(33)
Cash flows from investing activities		
Dividends received	71,182	55,826
Proceeds from sale of subsidiary, net of transaction costs	16,260	-
Return of capital from subsidiary	64,734	37,500
Net cash from investing activities	152,176	93,326
Cash flows from financing activities		
Dividends paid	(65,000)	-
Capital returned	(40,000)	-
Net cash used in financing activities	(105,000)	-
Net increase in cash and cash equivalents during the year	49,820	93,293
Cash and cash equivalents - beginning of the year	233,915	140,622
Cash and cash equivalents - end of the year	283,735	233,915
Represented by:		
Cash balances	283,735	233,915

Scotiabank Caribbean Holdings Ltd.

2021 Summary Separate Financial Statements

Scotiabank™**Board of Directors**Mrs. Gayle Pazos
Mr. Reshard MohammedMrs. Suzette Armoogam-Shah
Mrs. Carol McKeeverMrs. Audrey Tugwell Henry
Mrs. Colleen Cyrus

Mr. Roger Best

Independent Auditors' Report on the Summary Separate Financial Statements**To the Shareholder of Scotiabank Caribbean Holdings Ltd.****Opinion**

The summary separate financial statements, which comprise the summary separate statement of financial position as at October 31, 2021, the summary separate statements of profit or loss and other comprehensive income, changes in shareholder's equity and cash flows for the year then ended, are derived from the audited separate financial statements of Scotiabank Caribbean Holdings Ltd. ("the Company") for the year ended October 31, 2021.

In our opinion, the accompanying summary separate financial statements are consistent, in all material respects, with the audited separate financial statements.

Summary Separate Financial Statements

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

The Audited Separate Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited separate financial statements in our report dated February 11, 2022.

Management's Responsibility for the Summary Separate Financial Statements

Management is responsible for the preparation of the summary separate financial statements.

Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary separate financial statements are consistent, in all material respects, with the audited separate 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."



**Chartered Accountants
Bridgetown, Barbados
February 11, 2022**

Scotia Insurance Agent Ltd.

2021 Summary Financial Statements

Scotiabank®

Summary Statement of Financial Position

As at October 31, 2021 with comparative figures for 2020
(Expressed in Barbados dollars)

	2021 \$	2020 \$
Assets		
Cash	4,509,921	3,737,412
Prepaid expenses	833	-
Total Assets	<u>4,510,754</u>	<u>3,737,412</u>
Liabilities		
Accounts payable	80,985	83,932
Taxation payable	51,755	37,409
Total liabilities	<u>132,740</u>	<u>121,341</u>
Equity		
Share capital	100	100
Retained earnings	4,377,914	3,615,971
	<u>4,378,014</u>	<u>3,616,071</u>
Total Liabilities and Equity	<u>4,510,754</u>	<u>3,737,412</u>

Approved on behalf of the Company by:



Suzette Armoogam-Shah
Director



Colleen Cyrus
Chief Financial Officer

Scotia Insurance Agent Ltd.

2021 Summary Financial Statements

Scotiabank®**Summary Statement of Profit or Loss and Other Comprehensive Income**For the year ended October 31, 2021 with comparative figures for 2020
(Expressed in Barbados dollars)

	2021 \$	2020 \$
Revenue		
Commission income	1,195,812	960,771
Total operating revenue	1,195,812	960,771
Remuneration and benefits	284,743	295,394
Advertising and marketing	-	5,000
Professional fees	71,078	67,525
Other	30,127	2,443
Total operating expenses	385,948	370,362
Profit before taxation	809,864	590,409
Income tax	47,921	37,409
Net Profit and Other Comprehensive Income for the year	761,943	553,000

Summary Statement of Changes in EquityFor the year ended October 31, 2021 with comparative figures for 2020
(Expressed in Barbados dollars)

	Share Capital \$	Retained Earnings \$	Total \$
Balance at November 1, 2019	100	3,062,971	3,063,071
Net profit and other comprehensive income for the year	-	553,000	553,000
Balance at October 31, 2020	100	3,615,971	3,616,071
Balance at November 1, 2020	100	3,615,971	3,616,071
Net profit and other comprehensive income for the year	-	761,943	761,943
Balance at October 31, 2021	100	4,377,914	4,378,014

Scotia Insurance Agent Ltd.

2021 Summary Financial Statements

Scotiabank®**Summary Statement of Cash Flows**For the year ended October 31, 2021 with comparative figures for 2020
(Expressed in Barbados dollars)

	2021 \$	2020 \$
Cash Flows from Operating Activities		
Net profit	761,943	553,000
Adjustments for:		
Income tax expense	47,921	37,409
	809,864	590,409
Changes in operating activities:		
Increase in prepaid expenses	(833)	-
(Decrease) increase in accounts payable	(2,946)	50,865
	806,085	641,274
Cash from operations	806,085	641,274
Corporation tax paid	(33,576)	(33,577)
	772,509	607,697
Net cash from operating activities	772,509	607,697
Net increase in cash for the year	772,509	607,697
Cash at beginning of year	3,737,412	3,129,715
Cash at end of year	4,509,921	3,737,412

Scotia Insurance Agent Ltd.
2021 Summary Financial Statements**Scotiabank®****Board of Directors**

Suzette Armoogam-Shah
Renata Camacho
Keisha Lovell

Independent Auditors' Report on the Summary Financial Statements**To the Shareholders of Scotia Insurance Agent Ltd.****Opinion**

The summary financial statements, which comprise the summary statement of financial position as at October 31, 2021, the summary statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, are derived from the audited financial statements of Scotia Insurance Agent Ltd. ("the Company") for the year ended October 31, 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements.

Summary Financial Statements

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

The Audited Financial Statements and Our Report Thereon

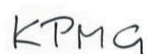
We expressed an unmodified audit opinion on the audited financial statements in our report dated February 9, 2022.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements.

Auditors' 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."



Chartered Accountants
Bridgetown, Barbados
February 9, 2022

Scotia Insurance Caribbean Limited

2021 Summary Financial Statements

Scotia Insurance**Summary Statement of Financial Position - As at October 31, 2021**
(Expressed in Barbados dollars)

	2021	2020
	\$	\$
CURRENT ASSETS		
Cash in hand and at Bank	43,975,132	30,397,057
Amortised Cost Securities	820,638	820,638
Reinsurance asset	2,064,665	2,521,738
Restricted Deposits	11,172,320	8,172,317
Investment in subsidiary	-	3,703,704
Deferred payment and other assets	3,105,685	2,778,988
Total assets	61,138,440	48,394,442
LIABILITIES AND SHAREHOLDER'S EQUITY		
LIABILITIES		
Accrued charges and other payables	19,695,184	16,648,122
Current income taxation	224,319	10,054
Provision for future policy benefits	3,082,605	3,880,407
Other policyholders' liabilities	1,273,996	1,261,194
Total liabilities	24,276,104	21,799,777
SHAREHOLDER'S EQUITY		
Share capital	11,200,000	11,200,000
Retained Earnings	25,662,336	15,394,665
Total Shareholders equity	36,862,336	26,594,665
Total liabilities and shareholder's equity	61,138,440	48,394,442

Approved on behalf of the Company:

**Carol McKeever**
Director**Renata Camacho**
Director

Scotia Insurance Caribbean Limited

2021 Summary Financial Statements

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

For the year ended October 31, 2021 (Expressed in Barbados dollars)

	2021 \$	2020 \$
INCOME		
Gross premium income	16,008,327	18,069,269
Premium ceded to reinsurer	(9,158,234)	(10,491,632)
Net premium income	6,850,093	7,577,637
Commissions on ceded premiums	1,468,541	1,521,289
Investment income	14,959	32,137
Dividend income	2,736,998	2,645,185
Gain on sale of subsidiary	6,157,256	-
Total Income	17,227,847	11,776,248
POLICYHOLDERS' EXPENSES		
Provision for future policy benefits	(797,802)	(751,126)
Policyholders' benefits	2,895,243	1,599,296
Reserves ceded to reinsurers	(1,807,141)	(541,349)
Total policyholders' expenses	290,300	306,821
MANAGEMENT EXPENSES		
Administrative Fees	1,766,203	1,807,017
Salaries and staff benefits	463,157	370,164
Technical Service Fees	258,965	105,457
Business and premium taxes	244,307	255,721
Premises and technology	308,070	-
Other	280,593	257,586
Professional Fees	280,650	240,965
Communications and marketing	12,295	3,830
Total management expenses	3,614,240	3,040,740
NET INCOME BEFORE TAXATION	13,323,307	8,428,687
Tax expense	204,749	-
Net income, being total comprehensive income for the year	13,118,558	8,428,687

Scotia Insurance Caribbean Limited

2021 Summary Financial Statements

Scotia Insurance**Summary Statement of Changes in Equity** - For the year ended October 31, 2021
(Expressed in Barbados dollars)

	Share Capital \$	Shareholder's Earnings \$	Total Equity \$
Balance as at November 1, 2019	11,200,000	15,706,720	26,906,720
Total comprehensive income for the year	-	8,428,687	8,428,687
Dividends	-	(8,740,742)	(8,740,742)
Balance as at October 31, 2020	11,200,000	15,394,665	26,594,665
November 1, 2020	11,200,000	15,394,665	26,594,665
Total comprehensive income for the year	-	13,118,558	13,118,558
Dividends	-	(2,850,887)	(2,850,887)
Balance as at October 31, 2021	11,200,000	25,662,336	36,862,336

Scotia Insurance Caribbean Limited

2021 Summary Financial Statements

Scotia Insurance**Summary Statement of Cash Flows** - For the year ended October 31, 2021

(Expressed in Barbados dollars)

	2021 \$	2020 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Income before taxation	13,323,307	8,428,687
Adjustments to reconcile income before taxation to net cash from operating activities:		
Interest income	(14,959)	(32,137)
Gain on Sale of Subsidiary	(6,157,256)	-
Change in reinsurance asset	457,073	520,529
Change in other assets	2,691,063	(870,731)
Change in accrued charges and other payables	(1,160,625)	692,947
Change in provision for future policy benefits	(797,802)	(751,126)
Change in other policyholders' liabilities	12,802	93,780
Taxation paid	9,516	(13,052)
Net cash from operating activities	8,363,119	8,068,897
CASH FLOWS FROM INVESTING ACTIVITIES		
Restricted deposits	(3,000,003)	(516,132)
Sale proceeds of Subsidiary	8,200,000	-
Interest received	14,959	32,137
Net cash from (used in) investing activities	5,214,956	(483,995)
Net increase in cash and cash equivalents	13,578,075	7,584,902
Cash and cash equivalents at beginning of YEAR	30,397,057	22,812,155
Cash and cash equivalents at end of YEAR	43,975,132	30,397,057
Cash and cash equivalents represented by:		
Cash in hand and at bank	43,975,132	30,397,057

Scotia Insurance Caribbean Limited

2021 Summary Financial Statements

Scotia Insurance**Board of Directors**Adina Lupea
Carol McKeeverStephen Eversley
Suzette Armoogam-Shah

Renata Camacho

Independent Auditors' Report on the Summary Financial Statements**To the Shareholder of Scotia Insurance Caribbean Limited****Opinion**

The summary financial statements, which comprise the summary statement of financial position as at October 31, 2021, the summary statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, are derived from the audited financial statements of Scotia Insurance Caribbean Limited ("the Company") for the year ended October 31, 2021.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements.

Summary Financial Statements

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

The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to that 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 7, 2022.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements.

Auditors' 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."

KPMG

Chartered Accountants
Bridgetown, Barbados
February 7, 2022**SCOTIA INSURANCE CARIBBEAN LIMITED. 4th Floor, CGI Tower, Warrens, St. Michael, Barbados.**

FirstCaribbean International Bank (Barbados) Limited

Summarised Consolidated Financial Statements

For the year ended October 31, 2021 (expressed in thousands of Barbados dollars)



FirstCaribbean
International Bank

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY 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 31 October, 2021, the summary consolidated statement of income/(loss), 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 audited consolidated financial statements of FirstCaribbean International Bank (Barbados) Limited for the year ended 31 October, 2021.

In our opinion, the accompanying summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements, on the basis 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 Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated 28 January 2022.

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.

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

BARBADOS
28 January 2022

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 as at 31 October, 2021, the summary consolidated statement of income/(loss), 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 FirstCaribbean International Bank (Barbados) Limited for the year ended 31 October 2021, which are prepared in accordance with International Financial Reporting Standards.

CONSOLIDATED STATEMENT OF INCOME/(LOSS)

(expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
		Restated [*]
Interest and similar income	193,946	207,642
Interest and similar expense	11,315	12,253
Net interest income	182,631	195,389
Operating income	75,866	77,502
	258,497	272,891
Operating expenses	196,667	201,358
Credit loss on financial assets	6,753	62,578
	203,420	263,936
Income before taxation from continuing operations	55,077	8,955
Income tax credit	(1,084)	(5,193)
Net income for the year from continuing operations	56,161	14,148
Loss for the year from discontinuing operations	(13,327)	(17,382)
Income/(loss) for the year	42,834	(3,234)

*Certain amounts shown here do not correspond to the 2020 consolidated financial statements and reflect adjustments made.

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.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(expressed in thousands of Barbados dollars)

	2021 \$	2020 \$
		Restated [*]
Net income/(loss) for the year	42,834	(3,234)
Other comprehensive (loss)/income (net of tax), to be reclassified to net income or loss in subsequent periods		
Net (losses)/gains on debt securities at fair value through OCI	(10,119)	13,204
Net exchange losses on translation of foreign operations	(650)	(549)
Net other comprehensive (loss)/income (net of tax), to be reclassified to net income or loss in subsequent periods	(10,769)	12,655
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	36,897	11,202
Net other comprehensive income (net of tax) not to be reclassified to net income or loss in subsequent periods	36,897	11,202
Other comprehensive income for the year, (net of tax)	26,128	23,857
Total comprehensive income for the year, (net of tax)	68,962	20,623
Total comprehensive income for the year attributable to:		
Continuing operations	83,856	36,251
Discontinuing operations	(14,894)	(15,628)
	68,962	20,623

*Certain amounts shown here do not correspond to the 2020 consolidated financial statements and reflect adjustments made.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(expressed in thousands of Barbados dollars)

	Issued capital \$	Reserves \$	Accumulated Deficit \$	Total equity \$
Balance at October 31, 2019 as previously reported	635,396	(140,862)	(31,674)	462,860
Effect of prior period adjustments	-	810	2,430	3,240
As at November 1, 2019 (Restated [*])	635,396	(140,052)	(29,244)	466,100
Net loss for the year - restated	-	-	(3,235)	(3,235)
Other comprehensive income for the year, net of tax	-	23,857	-	23,857
Total comprehensive income for the year	-	23,857	(3,235)	20,623
Balance as at October 31, 2020 (Restated [*])	635,396	(116,195)	(32,479)	486,722
Net income for the year	-	-	42,834	42,834
Other comprehensive income for the year, net of tax	-	26,128	-	26,128
Total comprehensive income for the year	635,396	(90,067)	10,355	555,684
Transfer to reserves	-	11,088	(11,088)	-
Balance at October 31, 2021	635,396	(78,979)	(733)	555,684

*Certain amounts shown here do not correspond to the 2020 consolidated financial statements and reflect adjustments made.

FirstCaribbean International Bank (Barbados) Limited

Summarised Consolidated Financial Statements

For the year ended October 31, 2021 (expressed in thousands of Barbados dollars)



FirstCaribbean
International Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(expressed in thousands of Barbados dollars)

	2021	2020	As at Nov 1, 2019
	\$	\$	\$
		Restated ¹	Restated ¹
ASSETS			
Cash and balances with Central Banks	1,129,434	1,192,477	989,211
Due from banks	209,176	165,628	451,604
Derivative financial instruments	-	4,922	61
Other assets	132,719	62,962	44,047
Taxation recoverable	45,806	42,082	45,833
Securities	1,381,200	1,588,778	1,424,427
Loans and advances to customers	2,600,746	3,041,472	2,973,596
Property and equipment	133,423	155,280	126,956
Deferred tax assets	34,357	30,848	14,083
Retirement benefit assets	166,332	114,155	98,678
	<u>5,833,193</u>	<u>6,398,604</u>	<u>6,168,496</u>
Assets of disposal group classified as held for sale	1,114,723	-	-
TOTAL ASSETS	<u>6,947,916</u>	<u>6,398,604</u>	<u>6,168,496</u>
LIABILITIES			
Customer deposits	5,085,493	5,774,491	5,595,798
Derivative financial instruments	-	4,838	11
Other liabilities	155,477	104,852	89,092
Corporation tax payable	383	506	314
Deferred tax liabilities	25,092	18,831	8,536
Retirement benefit obligations	8,475	8,364	8,645
	<u>5,274,920</u>	<u>5,911,882</u>	<u>5,702,696</u>
Liabilities of disposal group classified as held for sale	1,117,312	-	-
TOTAL LIABILITIES	<u>6,392,232</u>	<u>5,911,882</u>	<u>5,702,696</u>
EQUITY			
Issued capital	635,396	635,396	635,396
Reserves	(78,979)	(116,195)	(140,052)
Accumulated Deficit	(733)	(32,479)	(29,244)
TOTAL EQUITY	<u>555,684</u>	<u>486,722</u>	<u>466,100</u>
TOTAL LIABILITIES AND EQUITY	<u>6,947,916</u>	<u>6,398,604</u>	<u>6,168,496</u>

Approved by the Board of Directors on January 7, 2022.

Carl Lewis
Director

Donna Wellington
Managing Director

¹Certain amounts shown here do not correspond to the 2020 consolidated financial statements and reflect adjustments made.

CONSOLIDATED STATEMENT OF CASH FLOWS

(expressed in thousands of Barbados dollars)

	2021	2020
	\$	\$
		Restated ¹
Cash flows from operating activities		
Income before taxation from continuing operations	55,077	8,955
Net loss from discontinuing operations	(8,479)	(18,008)
Credit loss expense on financial assets	9,259	81,350
Net gains on disposals of property and equipment	(588)	-
Net loss on disposals and redemption of investment securities	-	18
Interest income earned on investment securities	(56,010)	(60,946)
Interest expense incurred on lease liabilities, other borrowed funds and debt securities	724	845
Depreciation of property and equipment	30,686	32,137
Cash flows from operating activities before changes in operating assets and liabilities from continuing operations	<u>30,669</u>	<u>44,351</u>
Changes in operating assets and liabilities:		
- net decrease in due from banks	4,625	3,711
- net decrease/(increase) in loans and advances to customers	428,685	(126,518)
- net increase in other assets	(72,221)	(27,340)
- net (decrease)/increase in customer deposits	(688,998)	178,730
- net increase/(decrease) in other liabilities	48,732	(6,765)
Cash from operating activities from continuing operations	<u>(248,508)</u>	<u>66,169</u>
Corporate taxes paid	(6,829)	(347)
Net cash (used in)/from operating activities from continuing operations	<u>(255,337)</u>	<u>65,822</u>
Cash flows from investing activities		
Purchase of property and equipment	(22,301)	(27,302)
Proceeds from sale of property, plant and equipment	588	465
Purchase of investment securities	(1,175,962)	(1,448,294)
Proceeds from disposals and redemption of investment securities	1,372,619	1,277,310
Interest income received on investment securities	56,910	60,746
Net cash from/(used in) investing activities from continuing operations	<u>231,854</u>	<u>(137,075)</u>
Cash flows used in financing activities		
Interest expense paid on other borrowed funds and debt securities	(724)	(845)
Payment of principal portion of lease liabilities	(6,153)	(6,352)
Net cash used in financing activities from continuing operations	<u>(6,877)</u>	<u>(7,197)</u>
Net decrease in cash and cash equivalents for the year from continuing operations	<u>(30,360)</u>	<u>(78,450)</u>
Net increase in cash and cash equivalents for the year from discontinuing operations	16,140	-
Effect of exchange rate changes on cash and cash equivalents	(650)	(549)
Cash and cash equivalents, beginning of year	<u>1,069,734</u>	<u>1,148,733</u>
Cash and cash equivalents from discontinuing operations	<u>501,370</u>	<u>-</u>
Cash and cash equivalents, end of year	<u>1,556,234</u>	<u>1,069,734</u>

¹Certain amounts shown here do not correspond to the 2020 consolidated financial statements and reflect adjustments made.

Probate Advertisements

NOTICE NO. 3

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Matter of the Estate of

DOROTHY LOVELL

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 10th October, 2008 of DOROTHY LOVELL late of #22 The Valley in the parish of Saint George in this Island of Barbados who died at #22 Valley in the parish of Saint George in the Island of Barbados on the 15th day of August, 2021 by BARBARA ANN CHASE nee LOVELL, Executrix of the Will of the Estate of DOROTHY LOVELL, 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 advertisement to proceed with the above-named application for Probate.

Dated the 24th day of February, 2022.

SHANE A. O. THOMPSON
Attorney-at-Law.

NOTICE NO. 4

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

CORNELIUS DECOURSEY HAZLEWOOD
also known as
CORNELIUS DECOURTNEY HAZLEWOOD

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

PROBATE of the Will dated the 3rd day of May 2016 of CORNELIUS DECOURSEY HAZLEWOOD also

known as CORNELIUS DECOURTNEY HAZLEWOOD late of 5 Lawrence Road, East Ham, London, E6 England who died at the said 5 Lawrence Road, East Ham, London E6, England on the 23rd day of March 2019 by ROSALIE YVONNE WATKINS the Executrix 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 24th day of February 2022.

JENNIFER A. DEVONISH
Attorney-at-Law.

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

CYRILLENE LASONTA MARCELLE CUMMINS
also known as **CYRILLENE CUMMINS**

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 11th day of December, 2009 of CYRILLENE LASONTA MARCELLE CUMMINS also known as CYRILLENE CUMMINS late of "Hyacinth" #2, Mahogany Lane in the parish of Saint Michael in this Island who died at Lot 33 Lodge Terrace, Duffin Court in the parish of Saint Michael in this Island on the 19th day of November, 2020 by CHRYSTAL KIRA HOLDER referred to in the Will as CHRYSTAL KIRA CUMMINS-BECKLES and CHRIS KEVIN CUMMINS-BECKLES, the Executors named in the Will of the said Deceased.

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

Dated this 24th day of February, 2022.

Messrs. CARRINGTON & SEALY
Attorneys-at-Law.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****MARCUS GARVEY LUKE also known as
MARCUS LUKE also known as GARVEY LUKE***Deceased*

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

PROBATE of the Will dated 11th day of December 2006 of MARCUS GARVEY LUKE also known as MARCUS LUKE also known as GARVEY LUKE deceased late of Padmore Village in the parish of Saint Philip in this Island who died in this Island on the 22nd day of November 2007 by EDWIN PATTERSON LUKE, one of the Executors and Trustees named in the Will of the deceased.

An application shall be submitted to the Supreme Court not less than fourteen (14) days from the date of the Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 22nd day of February 2022.

MICHAEL T. SPRINGER
Attorney-at-Law.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****DAPHNE LUCILLE SEALY née CLARKE
also known as DAPHNE SEALY***Deceased*

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

PROBATE of the Will dated the 23rd day of April 2014 of DAPHNE LUCILLE SEALY née CLARKE also known as DAPHNE SEALY, deceased late of No. 1 Sherbourne in the parish of Saint John in this Island who died at the Queen Elizabeth Hospital in

the parish of Saint Michael in this Island on the 24th day of October 2020 by INGRID MARSADA CLARKE the sole Executrix named in the Will of the said deceased.

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

Dated this 24th day of February 2022.

THEO S. JONES
Attorney-at-Law
Teso Law.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****GERTRUDE BRATHWAITE also known as
GERTRUDE ISABELLA BRATHWAITE
also known as GERTRUDE ISABELLE
BRATHWAITE also known as GERTRUDE
ISABEL BRATHWAITE also known as
GERTRUDE ISABELLA HARPER***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 23rd day of June 1980 of GERTRUDE BRATHWAITE also known as GERTRUDE ISABELLA BRATHWAITE also known as GERTRUDE ISABELLE BRATHWAITE, GERTRUDE ISABEL BRATHWAITE and GERTRUDE ISABELLA HARPER late of 289 Sterling Place, Brooklyn New York, United States of America who died at 289 Sterling Place, Brooklyn, New York, United States of America by VIOLET ELAINE HARPER the Executrix named in the Will of the said deceased.

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

Dated the 22nd day of February 2022.

AJAMU BOARDI
Attorney-at-Law.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUSTICE*High Court**In the Estate of***AUDREY ELAINE BLACKMAN***Deceased*

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

PROBATE of Will dated the 10th day of December, 2014 of AUDREY ELAINE BLACKMAN, deceased late of Unit No. 34D Flamboyant Avenue, Sunset Crest in the parish of Saint James in this Island who died on the 29th day of September, 2021 at No. 5 Golf View Retirement Home in the parish of Christ Church in this Island, by WENDEL DANIELS of 475 Clearstream Road, Jackson, New Jersey in United States of America.

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 24th day of February, 2022.

SHARON EDGEcombe MILLER
Attorney-at-Law.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***BEVERLEY MARINA ROCHESTER nee SMITH***Deceased*

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

PROBATE of the Will dated 17th day of July, 2021 to the Estate of BEVERLEY MARINA ROCHESTER nee SMITH late of Francis Land, Fairfield Main Road, Black Rock in the parish of Saint Michael in this Island

who died in this Island on the 27th day of July, 2021 by HEATHER LOVELL and CONNIE WHITTAKER, the Executrices named in the Will 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 advertisement.

Dated 24th day of February, 2022.

KRISTIN C. A. TURTON
Attorney-at-Law
"Sherwood"
Strathclyde Crescent
St. Michael.

NOTICE NO. 11

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of*

JUNIE CLARETTA HOLMES
also known as **JUNE CLARETTA HOLMES**
also known as **JUNIE HOLMES**

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 22nd day of February, 2019 of JUNIE CLARETTA HOLMES also known as JUNE CLARETTA HOLMES also known as JUNIE HOLMES late of Thyme Bottom, Christ Church who died in this Island on the 26th day of June, 2021 by LYNETTE MARCEL LASHLEY, the sole Executrix named in the Will of the said deceased.

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

Dated the 24th day of February, 2022.

ANTHONY D. WILTSHIRE
Attorney-at-Law.

NOTICE NO. 12

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****OWEN CLEVELAND BATSON***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of OWEN CLEVELAND BATSON late of Society Tenantry in the parish of Saint John in this Island who died at the St. Philip District Hospital in the parish of St. Philip in this Island on the 15th day of February 2015 by ISOLINE ERLINE BATSON the 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 the 22nd day of February 2022.

KADISON CHAMBERS

Attorneys-at-Law.

NOTICE NO. 13

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****PAULINE LORRENE CARTER***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of PAULINE LORRENE CARTER, late of Apartment D 110 Sunflower Drive, Warners Park in the parish of Christ Church in this Island, who died at Apartment D 110 Sunflower Drive, Warners Park in the

parish of Christ Church in this Island on the 14th day of April, 2014 by NICOLE LORRENE CARTER who is the daughter of the deceased.

An Application shall be submitted to the Supreme Court (14) days from the date of notice in the *Official Gazette* and from the second issue of this Advertisement proceed with the above-named application for Administration.

Dated this 24th day of February, 2022.

ANGELLA MITCHELL-GITTENS

Attorney-at-Law

“Parkville”

Whitepark Road

St. Michael.

NOTICE NO. 14

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of***

LUCILLE LEONE JORDAN
also known as **LUCILLE JORDAN**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of LUCILLE LEONE JORDAN also known as LUCILLE JORDAN deceased late of #34 1st Avenue East Terrace, Wildey in the parish of Saint Michael in this Island who died in this Island on the 5th day of November, 2013 by DAVID DELAMBERT JORDAN who is the nephew 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 24th day of February, 2022.

KYLE D. A. WALKES

Attorney-at-Law

“Parkville”

Whitepark Road

St. Michael.

NOTICE NO. 15

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Matter of the Estate of*****ROMMEL TYSON JONES
also known as ROMMEL JONES**

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 ROMMEL TYSON JONES also known as ROMMEL JONES late of 1st Avenue Deane's Village, Hindsbury Road in the parish of Saint Michael in this Island, who died in this Island on the 9th day of December, 2021 by JANE MARION AUSTIN-JONES the mother of the deceased.

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

Dated the 24th day of February, 2022.

DESMOND D. SANDS
Attorney-at-Law.

NOTICE NO. 16

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Estate of*****OLSON F THORNE also known as
OLSON FIERKINSON THORNE**

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

LETTERS OF ADMINISTRATION to the Estate of OLSON F THORNE also known as OLSON FIERKINSON THORNE, late of 77 New York Avenue, Apartment 6F, Brooklyn, New York in the United States

of America who died in the United States of America on the 24th day of April 2014 by LARRY WILTSHIRE, the nephew 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 this advertisement.

Dated this 24th day of February, 2022.

LEX CARIBBEAN
Attorneys-at-Law.

NOTICE NO. 17

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court****In the Matter of the Estate of*****ELWYN CLARENCE LEWIS
also known as ELWYN LEWIS
also known as ELWIN CLARENCE LEWIS***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 ELWYN CLARENCE LEWIS also known as ELWYN LEWIS also known as ELWIN CLARENCE LEWIS, deceased, late of #299 11th Avenue, West Terrace Gardens in the parish of Saint James in this Island, who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 10th day of May, 1999 by NEVILLE ASHLEY COLLINS, who is the son 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 date of the second notice of advertisement.

Dated this 24th day of February, 2022.

ALPHONZA McD. CAREW
Attorney-at-Law for the Applicant.

NOTICE NO. 18

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

ORIEL JEZWENE TAYLOR-LAVINE

Deceased

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

LETTERS OF ADMINISTRATION of the Estate of ORIEL JEZWENE TAYLOR-LAVINE late of 156 Rowans Park in the parish of Saint George in this Island who died at 156 Rowans Park in the parish of Saint George in this Island on the 10th May 2021 by DAVID HENDERSON LAVINE 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 advertisement.

Dated this 24th day of February 2022.

GIUSTIZIA CHAMBERS
Attorneys-at-Law.

NOTICE NO. 19

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

ERNEST LIVINGSTONE GREAVES
also known as **ERNEST L. GREAVES**
also known as **ERNEST GREAVES**

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 ERNEST LIVINGSTONE GREAVES also known as ERNEST L. GREAVES also known as ERNEST GREAVES, deceased late of Ocean View Nursing Services, #58 Graeme Hall Park in the parish of Christ Church in this Island and formerly of Number 9, Highgate Park, Wildey in the parish of Saint Michael in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael on the 17th day of November 2021 by STEPHEN LIVINGSTONE GREAVES, the son 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 22nd day of February, 2022.

LIESEL N. WEEKES
Attorney-at-Law.

NOTICE NO. 20

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***MARJORIE CLARKE also known as
MARJORIE LORINE CLARKE***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of MARJORIE CLARKE also known as MARJORIE LORINE CLARKE deceased late of St. Martin in the parish of Saint Philip in this Island who died on 22nd day of April 2021 at St. Martin in the parish of Saint Philip in this Island by FABIAN ANTHONY CLARKE, MONAH CELESTINE CLARKE and ANNETTE LAVERNE ST LUCE the 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 the advertisement.

Dated the 23rd day of February 2022.

FELICIA S. MORRIS
Attorney-at-Law.

NOTICE NO. 21

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***ICELENE ALMA ALLMAN
also known as ALMA ALLMAN***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 ICELENE ALMA ALLMAN also known as ALMA ALLMAN, late of Baycroft Road, Carrington Village in the parish of Saint Michael in this Island who died at Baycroft Road, Carrington Village in the parish of Saint Michael in this Island on the 25th day of April 2000 by ESTHER MARGARET ALLMAN who is a daughter 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 date of the second notice of advertisement.

Dated this 24th day of February, 2022.

CYRILENE P. FORDE
Attorney-at-Law for the Applicant.

