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NOTICE NO. 1

SOCIETIES WITH RESTRICTED LIABILITY ACT,
CAP. 318B

Zimmer Biomet Finance SRL

Society #1489

NOTICE IS HEREBY GIVEN that the sole member of ZIMMER BIOMET FINANCE SRL has authorised and directed that the Society be liquidated and dissolved voluntarily in accordance with the provisions of Section 30(b) of the Act.

Dated the 9th day of December 2025.

PETER A. WALFORD
Manager.

**DIRECTIVE UNDER SECTION 4(2)(h) OF
THE NATIONAL PAYMENT SYSTEM ACT, 2021-1
FOR THE DECOMMISSIONING OF THE SYSTEM OPERATED BY
BARBADOS AUTOMATED CLEARING HOUSE SERVICES INCORPORATED**

This Directive is given in accordance with section 4(2)(h) of the *National Payment System Act, 2021-1*.

1. **Mandate by Law:** Sections 4(1)(a) and 4(2)(e) of the *National Payment System Act, 2021-1* provides that the Central Bank of Barbados (“the Bank”) may modernize, regulate, monitor and oversee the National Payment System in the public interest and, in particular, regulate, monitor and supervise the clearing systems and settlement systems.
2. **Application:** This Directive applies to Barbados Automated Clearing House Services Incorporated (“BACHSI”), its Board of Directors, and all Participants operating under the BACHSI Rules and Standards, including any bank, credit union, or payment service provider that processes Automated Clearing House or Real Time Payment transactions through BACHSI.
3. **Initial Notification:** On October 4, 2024 and September 3, 2025 respectively, notice was given to BACHSI that the Bank in partnership with the International Bank for Reconstruction and Development intended to embark on the Barbados Payment System Modernisation Project (“the Project”) which would introduce a national Instant Payment System (“IPS”) for Barbados that would include a new infrastructure for the clearing and settling of domestic payments.
4. **Consultation Efforts:** The Bank, in consultation with the International Bank for Reconstruction and Development, the IPS Steering Committee and the IPS Business User Group have developed a Decommissioning and Data Capture Plan (“the Plan”) to support the migration of electronic-payments data from the current clearing and settlement infrastructure to the new domestic-payments infrastructure. The Plan has been prepared to facilitate a smooth implementation of the Project by March 31, 2026, for Participants operating under the BACHSI Rules and Standards. The Plan is set out in the Schedule hereto.
5. **Importance of Modernization:** Given the importance of modernising the National Payment System it is critical that the clearing and settlement system operated by BACHSI is decommissioned in a structured and orderly manner so that the integrity, accessibility, and usability of historical data generated prior to the transition of the new payment system is preserved.
6. **Decommissioning:** The Bank directs that the key dates and associated mandatory actions of the Plan are as follows:
 - (a) On or before February 28, 2026
All Participants are required to complete full data capture runs;
 - (b) On March 31, 2026 at or before 11:59 p.m.

BACHSI shall transition all Automated Clearing House/Real-Time Processing ("ACH/RTP") to an inactive state to prevent the initiation or processing of new transactions (the "soft shutdown");

April 1, 2026 - April 30, 2026 (the "contingency period"):

- (i) BACHSI shall maintain ACH/RTP in an inactive state to ensure the continuity of transaction processing in the event that the IPS experiences any major service disruption which would require the inactive state to be reversed.
- (ii) BACHSI shall not conduct any processing of payment transactions except in accordance with paragraph 6(b)(iii) of this Directive;
- (iii) BACHSI may reactivate ACH/RTP
 - (A) where there is a defined emergency trigger;
 - (B) with the authorisation from the Bank; or
 - (C) for a limited scope and duration.

(c) May 1, 2026:

All software and hardware related to the BACHSI system shall be shut down completely and decommissioned (provided that there are no significant issues that arise during the contingency period).

7. **Final Directive:** All Participants that process payments through BACHSI and the Board of Directors of BACHSI are directed to take all necessary steps to ready their operations for the decommissioning of the clearing and settlement system operated by BACHSI, such steps shall include:

- (a) full compliance with the timelines and actions set out in paragraph 6 of this Directive;
- (b) a complete and accurate data capture of electronic payments prior to the decommissioning of the BACHSI system;
- (c) the implementation of archiving solutions that support future queries and reporting of data generated prior to March 31, 2026;
- (d) the termination of existing payment processing agreements related to BACHSI.

SCHEDULE

BACHSI System Decommissioning and Data Capture Plan

1. Introduction

1.1 Purpose of Document

The Barbados Automated Clearing House Services Inc. (BACHSI) is responsible for the transfer of electronic payments between Participants operating in Barbados, in accordance with the procedures as set out in the BACHSI Rules and Standards, February 2023. This Plan sets out the approach to the orderly decommissioning of the BACHSI system and related operations, while preserving the integrity, accessibility, and usability of historical data generated prior to the transition to the new instant payment system (IPS). The Plan also defines the responsibilities, timelines, and controls needed to support regulatory, business, and customer requirements during and after the cut-over period.

1.2 Objectives and Scope

The Plan covers all activities required to decommission the BACHSI system and operations, and focuses on the following objectives:

- (a) to define data management responsibilities through the IPS Business User Group ("BUG");
- (b) to ensure complete and accurate data capture prior to BACHSI system shutdown;
- (c) to facilitate Participants completing full data capture runs on or before February 28, 2026 and again on April 1, 2026;
- (d) to implement archiving solutions that support future queries and reporting of data generated prior to March 31, 2026;
- (e) to establish data retention requirements that comply with regulatory and business needs;
- (f) to shut down and decommission BACHSI systems and servers in a controlled manner;
- (g) to terminate existing agreements related to BACHSI.

This Plan applies to BACHSI, its Board, and all Participants that process payments through BACHSI.

2. Cut-over and Power-off Strategy

2.1 Pre “Go-Live”

2.2.1 Conditions for Cut-Over

On or before **February 28, 2026**, all Participants must complete full data capture runs.

2.2 Data Assessment

2.2.1 Post Go-Live Support

All data generated prior to the date of the system cut-over shall remain under the custody and control of the Participant. The Minimum Data Set requirements are outlined in the Appendix.

2.2.2 Data Archiving Solutions

Every Participant must establish and deploy a comprehensive data archiving solution that is capable of securely storing all historical data generated prior to February 28, 2026. The solution must ensure that archived information remains readily accessible and can be efficiently retrieved to support operational and regulatory needs during the retention period.

2.3 Escalation Framework

A clearly defined escalation framework must be documented to govern how client queries, particularly complex or unresolved cases, are managed once the system is decommissioned. This framework should outline the specific steps, communication channels, and internal roles that are responsible for the resolution of queries within each Participant. The escalation framework must comply with the Central Bank of Barbados’ Market Conduct Guideline issued in July, 2024.

2.4 Retention Period and Compliance Requirements

Following decommissioning and as part of the data capture process, Participants are required to retain all transaction related data as specified in the Appendix. All business transaction records shall be retained for a period of seven (7) years¹ after decommissioning.

3. Post Cut-over Activities

3.1 Decommissioning

On **March 31, 2026** at or before **11:59 p.m.**: The decommissioning of all software and hardware related to the BACHSI system shall commence with the transitioning of Automated Clearing House/Real-Time Processing (“ACH/RTP”) to an inactive state as a contingency measure to prevent the initiation or processing of new transactions (the “soft shutdown”).

¹ Section 18 (2)(a)(i), of the *Money Laundering and Financing of Terrorism (Prevention and Control) Act, 2011-23*.

The duration of the soft shut down shall be thirty (30) days commencing on **April 1, 2026** and ending on **April 30, 2026** (the "contingency period").

During the contingency period the ACH/RTP shall remain in a deactivated state that can be easily recovered. This will ensure the continuity of transaction processing in the event that the IPS experiences any major service disruption which would require the inactive state to be reversed. No processing of payment transactions shall be permitted during the contingency period except as set out below.

During the contingency period, the BACHSI system (ACH / RTP) may only be reactivated in the following circumstances:

- (a) where there is a defined emergency trigger;
- (b) with the authorisation from the Central Bank of Barbados; or
- (c) for a limited scope and duration.

On May 1, 2026: Provided there are no significant issues which arise during the contingency period, the soft shutdown shall be terminated and the full shutdown and decommissioning of all software and hardware related to the BACHSI system shall commence.

The key activities to decommission the BACHSI system are:

- (a) to execute a controlled shutdown and decommissioning of BACHSI's production, test, and all related software development environments;
- (b) to remove BACHSI connectivity and hardware interfaces from payment service provider environments in line with their asset write-off procedures;
- (c) subject to paragraph 2.4, to securely archive or destroy configuration files, scripts, and system logs according to existing retention requirements of the Participant.

3.2 Termination or Amendment of Licenses, Contracts, and Obligations

The Chairperson of the BACHSI Board will provide a list of software and service contracts to be terminated or amended including but not limited to:

- (a) the contract between BACHSI and Prism Financial Processing and Services Limited ("Prism");
- (b) the sub-contract with PaySett Corporation which was renewed in November, 2025 for the period January 1, 2026 to December 31, 2026.

An inventory of BACHSI obligations must be developed and kept current as at May 1, 2026, including:

- (a) vendor and service provider contracts.

(b) licences for software, hardware, and infrastructure.

(c) support and maintenance agreements.

3.3 Post-Implementation Review

After decommissioning, the IPS Business User Group (“BUG”) and BACHSI Board must conduct a post-implementation review no later than June 30, 2026:

(a) to assess the effectiveness of the cut-over and decommissioning process;

(b) to identify lessons learned and control improvements for future system transitions.

This post-implementation review must be reduced to writing and provided to the Central Bank of Barbados.

4. Governance and Responsibilities

4.1 BACHSI Board

The BACHSI Board is required to:

(a) approve the cut-over, decommissioning, and corporate dissolution plan;

(b) notify Participants of the decommissioning, dissolution and data capture timelines;

(c) oversee contract terminations and obligations;

4.2 IPS Business User Group (BUG)

The IPS Business User Group is required to:

(a) coordinate business requirements, data management responsibilities, and Participant commitments;

(b) monitor the following: readiness of Participants, data capture activities, and archiving implementation;

4.3 Participants

Every Participant is required to:

(a) maintain custody and control of pre-cut-over data;

(b) execute backups, data assessments, archiving, and retention controls;

(c) operate an escalation framework for post-decommissioning customer queries.

5. Appendix: Minimum Data Set (MDS) Requirements

The following are the minimum data set requirements in accordance with the category of data.

Minimum Data Set (MDS) Requirements

Category	Data Elements Required
1. Core Transactional Data	<ul style="list-style-type: none"> • Transaction ID / Reference Number • Transaction Type • Transaction Amount and Currency • Transaction Date and Timestamp • Settlement Date • Transaction Status • Counterparty Information (originator, beneficiary, PSP identifiers)
2. Customer and Account Identifiers	<ul style="list-style-type: none"> • Customer Unique Identifier • Account Number or Account Identifier
3. Reports and Reconciliations	<ul style="list-style-type: none"> • Daily, Weekly, and Monthly Reconciliation Reports • Settlement Summaries and End-of-Day Balances • Transaction Volume and Value Reports
4. Audit Information	<ul style="list-style-type: none"> • User or System IDs for transaction initiation / modification / approval • Timestamps for key processing events • System Logs (workflow steps, rule applications, validations) • Error Codes and Exception Logs
5. Dispute Records	<ul style="list-style-type: none"> • Dispute or Case ID • Linked Transaction References • Description of Dispute and Supporting Documentation • Investigation Notes and Outcomes • Resolution Date and Status Codes

Given by the Central Bank of Barbados this 4th day of February, 2026

Dr. KEVIN GREENIDGE
Governor



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT November 30, 2025

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

ASSETS	November 2025
	BDS\$
RESERVE OF EXTERNAL ASSETS:	
Balances Held Abroad	651,059,800
Foreign Notes & Coins	7,851,153
Foreign Securities	2,347,450,900
	3,006,361,853
INTERNATIONAL MONETARY FUND:	
Reserve Tranche	34,601,140
Holdings of Special Drawing Rights	31,325,544
	65,926,684
Total Reserve of External Assets	3,072,288,537
LOCAL ASSETS:	
SECURITIES	
Barbados Government Treasury Bills	207,220,000
Barbados Treasury Notes	107,678,156
Barbados Government Debentures/Bonds	421,376,362
	736,274,518
DISCOUNTS AND ADVANCES	
Government Ways & Means	-
FIXED ASSETS (Net)	120,758,159
OTHER ASSETS	96,690,282
Total Local Assets	953,722,959
	4,026,011,496



CENTRAL BANK OF BARBADOS

NON-CONSOLIDATED STATEMENT OF CONDITION AS AT November 30, 2025

Issued under Section 68 (1) of the Central Bank of Barbados Act, 2020

	November 2025 BDS\$
LIABILITIES:	
Notes and Coins in Circulation	1,090,855,185
DEPOSITS:	
Government	471,204,340
Banks	2,921,153,941
Financial Institutions	3,454,743
Other	72,433,486
	3,468,246,510
OTHER LIABILITIES:	
Allocation of Special Drawing Rights	423,876,257
IMF Extended Fund Facility	262,995,671
Other	186,146,919
	873,018,847
Total Liabilities	5,432,120,542
CAPITAL AND RESERVES	
Authorised Capital: BDS\$25,000,000	
Paid up Capital: Government of Barbados	25,000,000
General Reserve	57,380,000
Fair Value Reserve	(5,651,232)
Retirement Benefit Reserve	(22,782,077)
Accumulated Deficit	(1,505,013,557)
Profit & Loss Account	44,957,820
Net Capital and Reserves	(1,406,109,046)
	4,026,011,496

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Governor

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Chief Financial Officer

January 22, 2026



Independent auditor's report

To the Shareholder of RBC (Barbados) Trading Bank Corporation

Our opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of RBC (Barbados) Trading Bank Corporation (the Company) as at October 31, 2025, and its financial performance and its cash flows for the year then ended in accordance with IFRS Accounting Standards.

What we have audited

The Company's financial statements comprise:

- the statement of financial position as at October 31, 2025;
- the statement of comprehensive income for the year then ended;
- the statement of changes in shareholder's equity for the year then ended;
- the statement of cash flows for the year then ended; and
- the notes to the financial statements, comprising material accounting policy information and other explanatory information.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

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

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P.O. Box 111, St. Michael, BB14004,
Barbados, West Indies
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Independence

We are independent of the Company in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code). We have also fulfilled our other ethical responsibilities in accordance with the IESBA Code.

Responsibilities of management and those charged with governance for the financial statements

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

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other matter

This report is made solely to the Company's shareholder, as a body corporate, in accordance with Section 147 of the Companies Act of Barbados. Our audit work has been undertaken so that we might state to the Company's shareholder those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the Company and the Company's shareholder, as a body corporate, for our audit work, for this report, or for the opinion we have formed.



Bridgetown, Barbados

February 3, 2026

Scotiabank (Barbados) Limited
2025 Summary Financial Statements

Scotiabank®

Summary Statement of Financial Position
As at October 31, 2025
(Expressed in thousands of Barbados dollars)

	2025 \$	2024 \$
Assets		
Cash and balances with Central Bank	808,666	860,092
Due from banks	209,385	247,132
Investment securities	617,876	591,297
Loans and advances to customers	1,343,168	1,258,914
Other assets	621	4,013
Property and equipment	29,710	28,652
Deferred tax assets	1,154	996
Total Assets	3,010,580	2,991,096
Liabilities		
Customer deposits	2,402,040	2,332,920
Due to banks	21,490	100,836
Other liabilities	226,834	214,426
Current tax liabilities	7,824	1,922
Total Liabilities	2,658,188	2,650,104
Equity		
Stated capital	254,000	254,000
Statutory reserve fund	57,134	46,765
Investment revaluation reserves	(145)	(68)
Retained earnings	41,403	40,295
Total Equity	352,392	340,992
Total Liabilities and Equity	3,010,580	2,991,096

Approved by:



Director
January 28, 2026



Chief Financial Officer
January 28, 2026

Scotiabank (Barbados) Limited

2025 Summary Financial Statements

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

For the year ended October 31, 2025

(Expressed in thousands of Barbados dollars)

	2025 \$	2024 \$
Interest income	100,883	103,195
Interest expense	(196)	(1,111)
Net interest income calculated using the effective interest method	100,687	102,084
Non-interest income	38,752	37,824
Total Revenue	139,439	139,908
Provision for expected credit losses	3,036	1,536
Non-interest expenses	(89,419)	(87,936)
Total Expenses	(86,383)	(86,400)
Profit before tax	53,056	53,508
Income tax expense	(11,579)	(4,494)
Profit for the year	41,477	49,014
Other comprehensive income:		
<i>Items that will never be reclassified subsequently to profit or loss:</i>		
Change in fair value of investments at FVOCI	(77)	(65)
Total comprehensive income for the year	41,400	48,949

Statement of Changes in Equity

For the year ended October 31, 2025

(Expressed in thousands of Barbados dollars)

	Stated Capital	Statutory Reserve Fund	Investment Revaluation Reserves	Retained Earnings	Total
	\$	\$	\$	\$	\$
Balance - October 31, 2023	304,000	34,511	(3)	103,535	442,043
Profit for the year	-	-	-	49,014	49,014
Transfer to statutory reserves	-	12,254	-	(12,254)	-
Other comprehensive income:					
Change in fair value of investments at FVOCI	-	-	(65)	-	(65)
Transactions with Owners of the Bank:					
Capital reduction	(50,000)	-	-	-	(50,000)
Dividends declared	-	-	-	(100,000)	(100,000)
Balance - October 31, 2024	254,000	46,765	(68)	40,295	340,992
Profit for the year	-	-	-	41,477	41,477
Transfer to statutory reserves	-	10,369	-	(10,369)	-
Other comprehensive income:					
Change in fair value of investments at FVOCI	-	-	(77)	-	(77)
Transactions with Owners of the Bank:					
Dividends declared	-	-	-	(30,000)	(30,000)
Balance - October 31, 2025	254,000	57,134	(145)	41,403	352,392

Scotiabank (Barbados) Limited

2025 Summary Financial Statements

Scotiabank®**Summary Statement of Cash Flows**

For the year ended October 31, 2025

(Expressed in thousands of Barbados dollars)

	2025	2024
	\$	\$
Cash flows from operating activities		
Profit for the year	41,477	49,014
<i>Adjustments for:</i>		
Provision for expected credit losses	(3,036)	(1,536)
Depreciation	5,135	4,268
Net loss/(gain) on disposal of property and equipment	40	(3)
<i>Interest income:</i>		
Loans & advances to customers	(75,043)	(76,512)
Investment securities & other	(25,840)	(26,683)
Interest expense	196	1,111
Income tax expense	11,579	4,494
	<hr/>	<hr/>
	(45,492)	(45,847)
Changes in operating assets and liabilities:		
(Increase)/decrease in loans, net	(80,727)	46,329
(Decrease)/increase in other assets	3,392	(43)
Increase in mandatory reserve deposits with Central Bank	(3,708)	(2,536)
Increase in other liabilities	14,506	40
Increase in customer deposits	69,120	54,161
	<hr/>	<hr/>
Cash from operations	(42,909)	52,104
Corporation tax paid	(5,836)	(4,828)
<i>Interest received:</i>		
Loans & advances to customers	74,552	75,834
Investment securities & other	20,488	20,213
Interest paid	(42)	(1,108)
	<hr/>	<hr/>
Net cash from operating activities	46,253	142,215
Cash flows from investing activities		
Investment securities purchases	(998,846)	(530,418)
Investment securities repayments	978,343	303,217
Increase in due from banks: original maturities > 3 months	-	24,083
Acquisitions of property and equipment, net of disposals	(6,233)	(2,472)
	<hr/>	<hr/>
Net cash used in investing activities	(26,736)	(205,590)
Cash flows from financing activities		
Dividends paid	(30,000)	-
Payment of lease liabilities	(2,252)	(2,193)
	<hr/>	<hr/>
Net cash used in financing activities	(32,252)	(2,193)
Net decrease in cash and cash equivalents during the year	(12,735)	(65,568)
Cash and cash equivalents, beginning of year	887,837	953,405
	<hr/>	<hr/>
Cash and cash equivalents, end of year	875,102	887,837
Composition of cash and cash equivalents:		
Cash and balances with Central Bank	808,666	860,092
Due from banks	210,901	247,848
Due to banks	(21,490)	(100,836)
	<hr/>	<hr/>
Mandatory deposits with Central Bank	998,077	1,007,104
	(122,975)	(119,267)
	<hr/>	<hr/>
Cash and cash equivalents – end of year	875,102	887,837

Scotiabank (Barbados) Limited

2025 Summary Financial Statements



Note

1. Basis of preparation

These summary financial statements are prepared in accordance with established criteria developed by management. Under management's established criteria, management discloses the summary statement of financial position, and summary statements of profit or loss and other comprehensive income, changes in equity and cash flows. These summary financial statements are derived from the audited financial statements of Scotiabank (Barbados) Limited ("the Bank") as of and for the year ended October 31, 2025, which are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB). The full version of the Bank's financial statements is located at the Bank's registered office.

Board of Directors

Gayle Pazos Ryle L. Weekes Suzette Armoogam-Shah Sunil Chatrani Lisl B. Lewis Ryle Weekes

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, 2025, the summary statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and related note, are derived from the audited financial statements of Scotiabank (Barbados) Limited ("the Bank") for the year ended October 31, 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, in accordance with the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting 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 January 28, 2026.

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 1.

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
January 28, 2026

Scotiabank Caribbean Holdings Ltd.

2025 Summary Separate Financial Statements

Scotiabank[®]**Summary Separate Statement of Financial Position**

As at October 31, 2025

(Expressed in thousands of United States dollars)

	2025 \$	2024 \$
Assets		
Cash balances and deposit placements	135,275	136,809
Investment in subsidiaries	1,258,768	1,258,768
Other assets	988	238
Total Assets	1,395,031	1,395,815
Liabilities and Shareholder's Equity		
Other liabilities	1,228	1,227
Taxation payable	759	421
Total Liabilities	1,987	1,648
Shareholder's Equity		
Share capital	1,274,768	1,274,768
Accumulated surplus	118,276	119,399
Total Shareholder's Equity	1,393,044	1,394,167
Total Liabilities and Shareholder's Equity	1,395,031	1,395,815

Approved on behalf of the Company on January 28, 2026:



 Suzette Armoogam-Shah
Chief Executive Officer



 Kiyomi Daniel
Chief Financial Officer

Scotiabank Caribbean Holdings Ltd.

2025 Summary Separate Financial Statements

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

For the year ended October 31, 2025

(Expressed in thousands of United States dollars)

	2025 \$	2024 \$
Revenue:		
Dividend income	53,893	54,170
Interest income	5,105	6,284
Total Operating Revenue	<u>58,998</u>	<u>60,454</u>
Expenses:		
Professional fees	45	54
Business taxes	25	25
Other expenses	2	7
Total Operating Expenses	<u>72</u>	<u>86</u>
Profit before taxation	58,926	60,368
Taxation	1,049	490
Profit after taxation and total comprehensive income for the year	<u><u>57,877</u></u>	<u><u>59,878</u></u>

Summary Separate Statement of Changes in Shareholders' Equity

For the year ended October 31, 2025

(Expressed in thousands of United States dollars)

	Share Capital \$	Accumulated Surplus \$	Total \$
Balances at October 31, 2023	1,274,768	116,521	1,391,289
Net Profit and Other Comprehensive Income for the year	-	59,878	59,878
Dividends declared	-	(57,000)	(57,000)
Balances at October 31, 2024	<u>1,274,768</u>	<u>119,399</u>	<u>1,394,167</u>
Net Profit and Other Comprehensive Income for the year	-	57,877	57,877
Dividends declared	-	(59,000)	(59,000)
Balances at October 31, 2025	<u><u>1,274,768</u></u>	<u><u>118,276</u></u>	<u><u>1,393,044</u></u>

Scotiabank Caribbean Holdings Ltd.

2025 Summary Separate Financial Statements

Scotiabank[®]**Summary Separate Statement of Cash Flows**

For the year ended October 31,

(Expressed in thousands of United States dollars)

	2025	2024
	\$	\$
Cash flows from Operating Activities		
Net Profit and Other Comprehensive income for the year	57,877	59,878
Adjustment for:		
Dividend income	(53,893)	(54,170)
Taxation	1,049	490
Changes in operating assets and liabilities:		
(Increase)/decrease in other assets	(750)	129
Decrease in other liabilities	-	(178)
	<hr/>	<hr/>
Corporation tax paid	4,283 (710)	6,149 (169)
	<hr/>	<hr/>
Net cash from operating activities	3,573	5,980
Cash Flows from Investing Activities		
Dividends received	53,893	54,170
Increase in deposit placements: original maturities > 3 month	(54,466)	-
	<hr/>	<hr/>
Net cash (used in)/from investing activities	(573)	54,170
Cash Flows from Financing Activities		
Dividends paid	(59,000)	(57,000)
	<hr/>	<hr/>
Net cash used in financing activities	(59,000)	(57,000)
Net (decrease)/increase in cash and cash equivalents during the year	(56,000)	3,150
Cash and cash equivalents - beginning of the year	136,809	133,659
	<hr/>	<hr/>
Cash and cash equivalents - end of the year	<u>80,809</u>	<u>136,809</u>

Scotiabank Caribbean Holdings Ltd.

2025 Summary Separate Financial Statements

Scotiabank[®]**Note****1. Basis of preparation**

These summary separate financial statements are prepared in accordance with established criteria developed by management. Under management's established criteria, management discloses the summary separate statement of financial position, and summary separate statements of profit or loss and other comprehensive income, changes in shareholder's equity and cash flows. These summary separate financial statements are derived from the audited separate financial statements of Scotiabank Caribbean Holdings Ltd. ("the Company") as of and for the year ended October 31, 2025, which are prepared in accordance with IFRS Standards as issued by the International Accounting Standards Board (IFRS Standards). The full version of the Company's separate financial statements is located at the Company's registered office.

Board of DirectorsGayle Pazos
Roger BestSuzette Armoogam-Shah
Carol McKeeverAudrey Tugwell Henry
Reshard Mohammed**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, 2025, 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, and related note, are derived from the audited separate financial statements of Scotiabank Caribbean Holdings Ltd. ("the Company") for the year ended October 31, 2025.

In our opinion, the accompanying summary separate financial statements are consistent, in all material respects, with the audited separate financial statements, in accordance with the basis described in Note 1.

Summary Separate Financial Statements

The summary separate financial statements do not contain all the disclosures required by IFRS Standards as issued by the International Accounting Standards Board (IFRS 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 January 27, 2026

Management's Responsibility for the Summary Separate Financial Statements

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

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".

KPMGChartered Accountants
Bridgetown, Barbados
January 27, 2026

The Bank of Nova Scotia Offshore Banking Unit

2025 Summary Financial Statements



Summary Statement of Financial Position

As at October 31, 2025

(Expressed in thousands of Barbados dollars)

	2025	2024
	\$	\$
Assets		
Due from banks	769,645	1,017,430
Loans and advances to customers	6,047	6,873
Other assets	131	240
Total Assets	775,823	1,024,543
Liabilities		
Customer deposits	662,021	808,451
Due to banks	77,459	169,762
Other liabilities	596	735
Taxation payable	6,256	2,646
Total Liabilities	746,332	981,594
Equity		
Assigned capital	4,000	4,000
Retained earnings	25,491	38,949
Total Equity	29,491	42,949
Total Liabilities and Equity	775,823	1,024,543

Approved by:



Suzette Armoogam-Shah (Mrs.)
Country Head
Caribbean East Regional District



Kiyomi Daniel
Chief Financial Officer
Caribbean East Regional District

The Bank of Nova Scotia Offshore Banking Unit

2025 Summary Financial Statements



Summary Statement of Profit or Loss and Other Comprehensive Income

For the year ended October 31, 2025
(Expressed in thousands of Barbados dollars)

	2025	2024
	\$	\$
Interest income	38,390	59,849
Interest expense	(12,054)	(24,503)
	<hr/>	<hr/>
Net interest income calculated using the effective interest method	26,336	35,346
Non-interest income	7,263	7,342
	<hr/>	<hr/>
Total revenue	33,599	42,688
	<hr/>	<hr/>
Non-interest expenses	(1,196)	(727)
Provision for credit losses	131	(78)
	<hr/>	<hr/>
Total expenses	(1,065)	(805)
	<hr/>	<hr/>
Profit before taxation	32,534	41,883
Taxation	(7,763)	(3,489)
	<hr/>	<hr/>
Net profit and other comprehensive income for the year	24,771	38,394

Summary Statement of Changes in Equity

For the year ended October 31, 2025
(Expressed in thousands of Barbados dollars)

	Assigned Capital \$	Retained Earnings \$	Total Equity \$
Balance – October 31, 2023	4,000	60,893	64,893
Net profit and other comprehensive income for the year	-	38,394	38,394
Profits remitted	-	(60,338)	(60,338)
	<hr/>	<hr/>	<hr/>
Balance – October 31, 2024	4,000	38,949	42,949
Net profit and other comprehensive income for the year	-	24,771	24,771
Profits remitted	-	(38,229)	(38,229)
	<hr/>	<hr/>	<hr/>
Balance – October 31, 2025	4,000	25,491	29,491

The Bank of Nova Scotia Offshore Banking Unit

2025 Summary Financial Statements

Scotiabank**Summary Statement of Cash Flows**

For the year ended October 31, 2025

(Expressed in thousands of Barbados dollars)

	2025	2024
	\$	\$
Cash flows from operating activities		
Net profit and other comprehensive income for the year	24,771	38,394
Adjustments for:		
Interest income	(38,390)	(59,849)
Interest expense	12,054	24,503
(Reversal of)/provision for credit losses	(131)	78
Income tax expense	7,763	3,489
Operating income before changes in operating assets and liabilities	6,067	6,615
Changes in operating assets and liabilities:		
Decrease in other assets	109	54
Decrease in loans and advances to customers	959	477
Decrease in other liabilities	(140)	(123)
Decrease in customer deposits	(146,769)	(128,924)
Cash used in operations	(139,774)	(121,901)
Corporation tax paid	(4,153)	(1,738)
Interest received	38,388	59,859
Interest paid	(11,715)	(25,807)
Net cash used in operating activities	(117,254)	(89,587)
Cash flows from investing activities		
Decrease/(increase) in due from banks: original maturity > 3 months	140,474	(1,092)
Net cash from/(used in) investing activities	140,474	(1,092)
Cash flows from financing activities		
Profits remitted	(38,229)	(60,338)
Net cash used in financing activities	(38,229)	(60,338)
Net decrease in cash and cash equivalents during the year	(15,009)	(151,017)
Cash and cash equivalents – beginning of year	702,646	853,663
Cash and cash equivalents – end of year	687,637	702,646
Composition of cash and cash equivalents:		
Due from banks: original maturity ≤ 3 months	765,096	872,408
Due to banks	(77,459)	(169,762)
Cash and cash equivalents – end of year	687,637	702,646

The Bank of Nova Scotia Offshore Banking Unit

2025 Summary Financial Statements



Note

1. Basis of preparation

These summary financial statements are prepared in accordance with established criteria developed by management. Under management's established criteria, management discloses the summary statement of financial position, and summary statements of profit or loss and other comprehensive income, changes in equity and cash flows. These summary financial statements are derived from the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit ("the Bank") as of and for the year ended October 31, 2025, which are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB). The full version of the Bank's financial statements is located at the Bank's registered office.

Board of Directors

Nora A. Aufreiter
Guillermo E. Babatz
Don H. Callahan

W. Dave Dowrich
Michael B. Medline
Lynn K. Patterson

Una M. Power
Aaron W. Regent
Sandra J. Stuart

L. Scott Thomson
Steven C. Van Wyk
Benita M. Warmbold

Independent Auditors' Report on the Summary Financial Statements

To the Country Head 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, 2025, the summary statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and related note, are derived from the audited financial statements of The Bank of Nova Scotia Offshore Banking Unit ("the Bank") for the year ended October 31, 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, in accordance with the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting 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 January 28, 2026.

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 1.

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
January 28, 2026

Probate Advertisements

NOTICE NO. 2

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

WILLIAM DESMOND SAVOURY

also known as

WILLIAM D. SAVOURY

also known as

WILLIAM SAVOURY

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 8th day of August, 2013 of WILLIAM DESMOND SAVOURY also known as WILLIAM D. SAVOURY also known as WILLIAM SAVOURY late of 98 Welches Terrace in the parish of Saint Thomas in this Island who died on the 14th day of October, 2023 at 98 Welches Terrace in the parish of Saint Thomas in this Island by JACQUELINE PATRICIA BLACKMAN née SAVOURY, one of 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 the Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 9th day of February, 2026.

SHARRON E. SMITH
Attorney-at-Law.

NOTICE NO. 3

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

AGATHA SHEILA IFILL

also known as

SHEILA IFILL

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 21st day of November, 2023 of AGATHA SHEILA IFILL also known as SHEILA IFILL, Deceased late of Newbury in the parish of Saint George in this Island who died at Newbury in the parish of Saint George in this Island on the 21st day of September, 2025 by RAYMOND ORSON DEVERE CARTER and HUGH ERWIN PATRICK CARTER the Executors named in the said 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 this advertisement.

Dated this 2nd day of February, 2026.

FAWN M. PHILLIPS-SINGH
Attorney-at-Law
Suite 3, Heritage House
Pinfold Street
Bridgetown.

NOTICE NO. 4

BARBADOS

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

also known as

HUGH CARTER

also known as

EDSON 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 HUGH EDSON CARTER also known as HUGH CARTER also known as EDSON CARTER Deceased, late of Workmans in the parish of Saint George in this Island who died at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 26th day of August, 2025 by RAYMOND ORSON DEVERE CARTER and HUGH ERWIN PATRICK CARTER the children 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 this advertisement.

Dated this 2nd day of February, 2026.

FAWN M. PHILLIPS-SINGH

Attorney-at-Law

Suite 3, Heritage House

Pinfold Street

Bridgetown.

NOTICE NO. 5

BARBADOS

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

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 MARLENE SCANTLEBURY, late of 5J Rosemont Deacons in the parish of St. Michael in this Island, who died on the 22nd day of August 2024, at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island by DAMIEN BOURNE the grandson of the deceased.

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

Dated the 4th day of February, 2026.

MESHACH O.M. THORNHILL

Attorney-at-Law.



Contents

Appointments of Notaries Public1
 Appointments on Promotion: Officers to the posts of
 Permanent Secretary and Deputy Permanent Secretary2
 Lost Policy Notices for Peter Harrison,
 Edwin Lewis, dec'd., Jamar Sandiford, David Fields,
 Judy Whitehead, dec'd., Cuthbert Belgrave, dec'd.,
 Dominic Defreitas, Harriett Manning, dec'd.,
 Jean-Marie Knight, Rudolph Greenidge, dec'd.,
 Eleanor Rice, Dianna Linton and Kevin Watson1,3-6
 Vacation Leave: The Hon. Madam Justice Pamela Beckles,
 Judge of the High Court1

NOTICE NO. 1

Government Notices

Vacation Leave

The Hon. Madam Justice Pamela Beckles, Judge of the High Court, has been granted forty-seven (47) days' vacation leave from 14th September, 2026 to 30th October, 2026.

Appointment of Notaries Public

The Notaries Public Act, (2024 - 21)

In accordance with Section 6 (3)(b) of the Notaries Public Act, 2024 - 21 Notice is hereby given that the following persons have been appointed as Notaries Public for the year 2025 and 2026:

- Ms. Ruan C. Martinez

Dated the 4th day of February, 2026.

JOY-ANN CLARKE (Ms.)
Registrar of the Supreme Court.

Appointment of Notaries Public

The Notaries Public Act, (2024 - 21)

In accordance with Section 6(3)(b) of the Notaries Public Act, 2024 - 21 Notice is hereby given that the following persons have been appointed as Notaries Public for the year 2026:

- Ms. Shontelle Murrell-Hinkson
- Ms. Lynne-Marie Simmons
- Ms. Niara Adrienne Fraser
- Ms. Angela Ramona Louise Robinson
- Ms. Tammy Olivia Thornhill
- Ms. Janelle Maria Davina Clarke
- Mr. Andrew Christopher Ferreira, SC
- Mr. Giles Austin Michio Carmichael
- Ms. Liza Anita Persaud Harridyal Sodha
- Ms. Ayo A. Barnard-Rawlins
- Ms. Keisha Nicola Hyde Porchetta

Dated the 4th day of February, 2026.

JOY-ANN CLARKE (Ms.)
Registrar of the Supreme Court.

NOTICE NO. 2

SAGICOR LIFE INC.

PETER HARRISON of Lot 20 Warrens Crescent, St. Michael having made sworn deposition that Policy No. C5089700 issued by Confederation Life Insurance Company 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 19th day of December, 2025.

By Order,
ANDREW C. GREAVES
Corporate Secretary.

GOVERNMENT NOTICE**Appointments on Promotion**

The following officers have been appointed on promotion to the posts of Permanent Secretary and Deputy Permanent Secretary within the Public Service, with effect from 2026-01-01: -

Permanent Secretary

- (i) Mrs. Jennifer A. Hunte, Deputy Permanent Secretary;
- (ii) Mrs. Francine Blackman, Deputy Permanent Secretary;
- (iii) Mr. Charley O. Browne, Director;

Deputy Permanent Secretary

- (iv) Mr. Euclid Goodman, Senior Foreign Service Officer;
- (v) Mrs. Ethnie Bellamy-Weekes, Financial Controller;
- (vi) Ms. Sharon Drayton, Registrar;
- (vii) Ms. Octavia Forde, Chief Management Accountant;
- (viii) Ms. Jane Brathwaite, Senior Foreign Service Officer;
- (ix) Ms. Gillian Applewhaite, Administrative Officer I;
- (x) Mrs. Suzette Edey-Babb, Chief Economist;
- (xi) Ms. Vilma Phillips, Senior Administrative Officer;
- (xii) Mrs. Debra Dowridge, Senior Administrative Officer;
- (xiii) Mr. John Skinner, Senior Administrative Officer;
- (xiv) Mr. Curtis Gilkes, Senior Administrative Officer; and
- (xv) Mrs. Nicole L. Taylor, Senior Administrative Officer.

(M.P. 2/68/01C Vol. 9)

NOTICE NO. 3

SAGICOR LIFE INC.

LANA LEWIS of Two Mile Hill, St. Michael being the Beneficiary of the Estate of EDWIN LEWIS (Deceased) and having made sworn deposition that Policy No. 077441140 issued by Sagicor Life Inc., on the life of EDWIN LEWIS (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 22nd day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 5

SAGICOR LIFE INC.

DAVID FIELDS of 2300 Vantage Drive Apt #5047 Woodbridge VA 22191 having made sworn deposition that Policy No. S00078814 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 18th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 4

SAGICOR LIFE INC.

JAMAR SANDIFORD of Prescod Road, Mount Standfast, St. James having made sworn deposition that Policy No. B100621795 issued by British American Insurance Company 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 21st day of November, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 6

SAGICOR LIFE INC.

DAVID FIELDS of 2300 Vantage Drive Apt #5047 Woodbridge VA 22191 having made sworn deposition that Policy No. S00066363 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 18th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 7

SAGICOR LIFE INC.

JAMES WHITEHEAD of 1809 – 101 Subway Cres., Etobicoke, ON, CA being the Beneficiary of the Estate of JUDY WHITEHEAD (Dec'd) and having made sworn deposition that Policy No. C5103810 issued by Confederation Life and assumed by Sagicor Life Inc., on the life of JUDY WHITEHEAD (Dec'd) 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 19th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 9

SAGICOR LIFE INC.

DOMINIC DEFREITAS of Lot 1 Fort George Heights, St. Michael having made sworn deposition that Policy No. J774016018 issued by Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 12th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 8

SAGICOR LIFE INC.

JANICE BELGRAVE of Walkers, St. Andrew being the Beneficiary of the Estate of CUTHBERT BELGRAVE (Deceased) and having made sworn deposition that Policy No. M2698463 issued by Manufacturer's Life Insurance Company and assumed by Sagicor Life Inc., on the life of CUTHBERT BELGRAVE (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 17th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 10

SAGICOR LIFE INC.

GAIL WALL of Grants Avenue, Beckles Road, St. Michael being the Beneficiary of the Estate of HARRIETT MANNING (Deceased) and having sworn deposition that Policy No. 077440629 issued by Sagicor Life Inc., on the life of HARRIETT MANNING (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 12th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 11

SAGICOR LIFE INC.

JEAN-MARIE KNIGHT of #955 Mango Drive North, The Villages, Coverley, Christ Church having made sworn deposition that Policy No. B000509 issued by British American Insurance Company 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 12th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 13

SAGICOR LIFE INC.

RHUDI BARTON of Duncans, St. Philip being the Administrator of the Estate of RUDOLPH GREENIDGE (Dec'd) and having made sworn deposition that Policy No. B000667 issued by British American Insurance Company and assumed by Sagicor Life Inc., on the life of RUDOLPH GREENIDGE (Dec'd) 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 9th day of January, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 12

SAGICOR LIFE INC.

RHUDI BARTON of Duncans, St. Philip being the Administrator of the Estate of RUDOLPH GREENIDGE (Dec'd) and having made sworn deposition that Policy No. B002231 issued by British American Insurance Company and assumed by Sagicor Life Inc., on the life of RUDOLPH GREENIDGE (Dec'd) 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 9th day of January, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 14

SAGICOR LIFE INC.

ELEANOR RICE of #6 Jackson Terrace, St. Michael having made sworn deposition that Policy No. 0162058 issued by Life of Barbados Insurance Company 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 16th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 15

SAGICOR LIFE INC.

ELEANOR RICE of No. 6 Jackson Terrace, St. Michael having made sworn deposition that Policy No. S07339036 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 16th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 17

SAGICOR LIFE INC.

DIANNA LINTON of Lot #350 Emerald Park West, St. Philip having made sworn deposition that Policy No. J774024623 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 9th day of January, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 16

SAGICOR LIFE INC.

ELEANOR RICE of #6 Jackson Terrace, St. Michael having made sworn deposition that Policy No. B005458 issued by British American Insurance Company 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 6th day of January, 2026.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 18

SAGICOR LIFE INC.

KEVIN WATSON of #30 Lancaster North, Lancaster Phase 1 St. James having made sworn deposition that Policy No. B100614361 issued by British American Insurance Company 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 29th day of December, 2025.

By Order,

ANDREW C. GREAVES
Corporate Secretary.