



THE ANTIGUA AND BARBUDA OFFICIAL GAZETTE

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CONTENTS

PARLIAMENTARY NOTICE

Bill and Statutory Instruments 2

COMMERCIAL NOTICES

Financial Services Regulatory Commission Notice 2-4

Royal Bank of Canada Summary Financial Statements 2016 4-6

Caribbean Union Bank Independent Auditor's Report 6-17

HIGH COURT OF JUSTICE NOTICE

Eastern Caribbean Supreme Court ó High Court of Justice (Antigua) ó Advertisement of Winding-up 17

GOVERNMENT NOTICES

Chief Establishment Officer ó Vacancy Notice for Deputy Permanent Secretary 17-18

Antigua and Barbuda Electoral Commission ó Claims and Objections 18-24

NOTICES

No. 21

The following Bill which is to be introduced into the Parliament of Antigua and Barbuda is circulated with this Gazette and forms part thereof:

BILL

“The Credit Reporting Bill, 2017ö

63pp Price \$22.55

The following STATUTORY INSTRUMENTS are circulated with this Gazette and form part thereof:

STATUTORY INSTRUMENTS

No. 44 of 2017, “The External Trade (Import Prohibition Order, 2017)ö

6pp Price \$2.60

No. 45 of 2017, “The Non-Citizens Undeveloped Land (Declaration of Undeveloped Land Order, 2017)ö

5pp Price \$2.25

Financial Services Regulatory Commission

A. Pursuant to Section 9 of the International Business Corporations Act, Cap. 222 of the revised Laws of Antigua and Barbuda, notice is hereby given that the below-mentioned companies were incorporated in the month of April 2017.

	Name of Business Incorporation	Name of Service Provider	Incorporation Date
1.	Mauren Shipping Company Limited	CMT Corporate Services Limited	04/03/2017
2.	Lebest Ltd.	Avco Corporate Services Ltd.	04/04/2017
4.	Sheepcote Investments Ltd.	Fitzgerald Management & Trust Services Inc.	04/06/2017
5.	Chianina Associated Ltd.	Fitzgerald Management & Trust Services Inc.	04/06/2017
6.	Coldplay Invision Ltd.	Fitzgerald Management & Trust Services Inc.	04/06/2017
7.	Lionel Associated Ltd.	Fitzgerald Management & Trust Services Inc.	04/06/2017
8.	Seven Summit Ltd.	Fitzgerald Management & Trust Services Inc.	04/06/2017
9.	Marysdale Investments Limited	Fitzgerald Management & Trust Services Inc.	04/06/2017
10.	India Shipping Company Limited	CMT Corporate Services Limited	04/07/2017
11.	Fates Group Ltd.	AIT Management Services (2001) Ltd.	04/10/2017
12.	Joya De La Isla Ltd.	Corporate & Trust Services (Caribbean) Limited	04/11/2017
13.	Iris Panay Ltd.	CMT Corporate Services Limited	04/12/2017
14.	New UOS Challenger Shipping Company	CMT Corporate Services Limited	04/20/2017
15.	New UOS Freedom Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
16.	New UOS Enterprise Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
17.	New UOS Explorer Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
18.	New UOS Navigator Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
19.	New UOS Liberty Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
20.	New UOS Voyager Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
21.	New UOS Columbia Shipping Company Limited	CMT Corporate Services Limited	04/20/2017

	Name of Business Incorporation	Name of Service Provider	Incorporation Date
22.	New UOS Pathfinder Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
23.	Soniland Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
24.	New UOS Endeavour Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
25.	New UOS Discovery Shipping Company Limited	CMT Corporate Services Limited	04/20/2017
26.	Mediterranean Sun Gulet Sailing Company Limited	CMT Corporate Services Limited	04/21/2017
27.	Phoenix Era Company Limited	CMT Corporate Services Limited	04/21/2017

B. Pursuant to Section 335(6) of the International Business Corporation Act Cap. 222 of the revised Laws of Antigua and Barbuda, notice is hereby given that the below-mentioned companies were re-instated.

IBC number	Name of Business Incorporation	Name of Service Provider	Date Re-instated
1	15908 Conger Elbpartner Shipping Company Limited	CMT Corporate Services Limited	05/15/2017
.	1551 Kimbell Holdings Ltd.	Jacqueline Walwyn	06/13/2017
3	16071 Agri, Estate and Finance Corp.	Corporate & Trust Services (Caribbean) Limited	06/16/2017
4	16217 Hippocampe (Antigua) Ltd.	CMT Corporate Services Limited	06/16/2017

C. Pursuant to Section 292 of the International Business Corporation Act, Cap. 222 of the revised Laws of Antigua and Barbuda, notice is hereby given that the below-named companies were dissolved.

IBC Number	Name of Business Incorporation	Name of Service Provider	Date Dissolved
15853	Blue Moon Shipping Limited	CMT Corporate Services Limited	05/09/2017
15852	Yellow Moon Shipping Limited	CMT Corporate Services Limited	05/09/2017
16241	Oldehave Shipping Company Limited	CMT Corporate Services Limited	06/12/2017
15019	Odertal Shipping Limited	CMT Corporate Services Limited	06/12/2017
13816	Wabo Shipping Company Limited	CMT Corporate Services Limited	06/14/2017
15566	UBC Mariel Shipping Company Limited	Nautical Management Services Limited	05/22/2017
15565	UBC Moin Shipping Company Limited	Nautical Management Services Limited	05/22/2017
12862	Debo Shipping Company Limited	CMT Corporate Services Limited	06/14/2017

D. Pursuant to Section 335 (1) (a) of the International Business Corporation Act, Cap. 222 of the revised Laws of Antigua and Barbuda, notice is hereby given that the following companies have been struck from the register.

IBC Number	Name of Business Incorporation	Name of Service Provider	Struck Date
16674	AMWG Ltd.	Corporate & Trust Services (Caribbean) Limited	20/15/2017
15282	Balu Shipping Company Ltd.	CMT Corporate Services Limited	20/15/2017
13982	Chenoa Shipping Co. Ltd.	CMT Corporate Services Limited	20/15/2017
5304	CMT International Limited	CMT Corporate Services Limited	20/15/2017
16680	Cristal Paul Limited	AIT Management Services (2001) Ltd.	20/15/2017
16782	Croul Limited	Corporate Services Limited	20/15/2017
16527	Echo Stone Ltd.	AIT Management Services (2001) Ltd.	20/15/2017

IBC Number	Name of Business Incorporation	Name of Service Provider	Struck Date
15265	Elbfeeder Shipping Company Limited	AIT Management Services (2001) Ltd.	20/15/2017
16231	Executive Island Tours, A & B Corp	Corporate & Trust Services (Caribbean) Limited	20/15/2017
12663	Folkmar Shipping Company Limited	CMT Corporate Services Limited	20/15/2017
15788	Green Mountain Shipping Limited	CMT Corporate Services Limited	20/15/2017
12075	Harpa Shipping MV Panagia Limited	CMT Corporate Services Limited	20/15/2017
14631	Amber Shipping Company Limited	CMT Corporate Services Limited	20/15/2017
1569	Trans world Trade Ltd.	Antigua International Trust	20/15/2017
16530	KAA-Primaatiseemahk Keesik Limited	CMT Corporate Services Limited	20/15/2017
16520	Matin Marine Ltd.	AIT Management Services (2001) Ltd.	20/15/2017
16529	MBP Capital Investment Ltd.	AIT Management Services (2001) Ltd.	20/15/2017
14961	MV Ellen S Shipping Company Limited	CMT Corporate Services Limited	20/15/2017
14338	Oxford Castle Shipping Company Limited	Corporate & Trust Services (Caribbean) Limited	20/15/2017
14969	Reiderland Company Limited	Nautical Management Services Limited	20/15/2017
8955	Somerville Inc.	Jacqueline Walwyn	20/15/2017
14320	Three-Masters Sailing Ltd.	Corporate & Trust Services (Caribbean) Limited	20/15/2017
16523	Uphold Worlwide Ltd.	Corporate & Trust Services (Caribbean) Limited	20/15/2017
16681	Sail Galene Limited	Nautical Management Services Limited	20/15/2017
16676	Wellington Shipping Company Limited	CMT Corporate Services Limited	20/15/2017
16522	Koperweg Shipping Limited	Nautical Management Services Limited	20/15/2017

Shana Donovan Browne,
 Director of IBCs
 SDB/MF.

Royal Bank of Canada - Antigua Branch Operations



Royal Bank
of Canada

Summary Financial Statements 2016

October 31, 2016 (expressed in Eastern Caribbean Dollars)

Report of the independent auditors on the summary financial statements

To the Management of Royal Bank of Canada Antigua Branch Operations

The accompanying summary financial statements, which comprise the summary statement of financial position as at October 31, 2016 and the summary statements of comprehensive income, capital accounts and cash flows for the year then ended are derived from the audited financial statements of Royal Bank of Canada Antigua Branch Operations for the year ended October 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated May 31, 2017. Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the

summary financial statements, therefore, is not a substitute for reading the audited financial statements of Royal Bank of Canada Antigua Branch Operations.

Management's responsibility for the summary financial statements

Management is responsible for the preparation of a summary of the audited financial statements in accordance with Section 69(3) of the Antigua and Barbuda Banking Act No.10 of 2015.

Auditors' responsibility

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

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of Royal Bank of Canada Antigua Branch Operations for the year ended October 31, 2016 are consistent, in all material respects, with those financial statements, in accordance with Section 69(3) of the Antigua and Barbuda Banking Act No.10 of 2015.

Ricardo Antonio Cooper

Chartered Accountants
 Castries, St. Lucia
 June 2, 2017


Summary statement of financial position

	At October 31, 2016 \$	At October 31, 2015 \$
Assets		
Cash and cash equivalents	159,240,645	150,953,714
Balances with central bank	32,113,513	23,256,000
Loans and advances to customers	234,464,831	268,677,062
Investment securities	542,753	392,088
Due from associated and affiliated companies	152,519,872	106,209,517
Intangible assets	813,691	1,128,977
Premises and equipment	1,757,279	1,703,912
Current income tax receivable	-	1,085,870
Deferred tax assets	2,896,169	1,125,600
Other assets	5,921,093	5,006,070
Total assets	590,269,846	559,538,810
Liabilities		
Due to banks	7,033,403	1,978,809
Customers' deposits	412,154,180	389,066,943
Due to associated and affiliated companies	165,317,890	157,015,279
Post-retirement benefit obligations	366,435	-
Taxation payable	1,340,673	-
Other liabilities	6,953,066	4,633,073
Total liabilities	593,165,647	552,694,104
Capital accounts		
Assigned capital	-	-
Retained earnings	(2,895,801)	6,844,706
Total capital accounts	(2,895,801)	6,844,706
Total capital and liabilities	590,269,846	559,538,810

Approved on May 31, 2017



Isaac Solomon
Managing Director



Eleciah Boone
Head Finance — Barbados and Eastern Caribbean

Summary statement of comprehensive income

	Year ended October 31, 2016 \$	Year ended October 31, 2015 \$
Interest income	21,655,927	24,793,323
Interest expense	(6,117,567)	(7,456,389)
Net interest income	15,538,360	17,336,934
Non-interest income	8,542,665	7,161,918
Total revenue	24,081,025	24,498,852
Non-interest expenses	(10,102,642)	(13,374,653)
Impairment (losses)/recoveries on loans and advances - net	(8,995,194)	1,723,338
Net income before taxation	4,983,189	12,847,537
Taxation	(2,349,932)	(1,907,371)
Total net income and comprehensive income	2,633,257	10,940,166

Summary statement of capital accounts

	Assigned capital \$	Retained earnings (deficit) \$	Total \$
Balances – October 31, 2014	-	(1,566,899)	(1,566,899)
Total comprehensive income	-	10,940,166	10,940,166
Amounts remitted to Head Office	-	(2,528,561)	(2,528,561)
Balances – October 31, 2015	-	6,844,706	6,844,706
Total comprehensive income	-	2,633,257	2,633,257
Amounts remitted to Head Office	-	(12,373,764)	(12,373,764)
Balances – October 31, 2016	-	(2,895,801)	2,895,801

Royal Bank of Canada - Antigua Branch Operations

Royal Bank
of Canada

Summary Financial Statements 2016

October 31, 2016 (expressed in Eastern Caribbean Dollars) continued

Summary statement of cash flows

	Year ended October 31, 2016 \$	Year ended October 31, 2015 \$
Operating activities		
Income before taxation	4,983,189	12,847,537
Adjustments for:		
Impairment (losses)/recoveries on loans and advances	8,995,194	(1,723,338)
Depreciation and amortisation	603,249	862,569
Loss on disposal of premises and equipment	19,968	1,313,587
Interest income - loans and advances	(21,530,753)	(24,265,843)
Interest income - investments	(125,174)	(527,480)
Interest expense	6,117,567	7,432,512
	(936,760)	(4,060,456)
(Increase)/decrease in operating assets:		
Balances with central bank	(8,857,513)	(8,765,000)
Loans and advances to customers	25,217,038	(91,379,375)
Due from associated and affiliated companies	(46,310,355)	(54,495,494)
Other assets	(1,220,368)	(927,190)
Increase/(decrease) in operating liabilities:		
Due to banks	5,054,594	1,654,715
Customers' deposits	23,087,237	144,916,298
Due to associated and affiliated companies	8,302,611	44,474,111
Other liabilities	2,681,554	2,031,299
	7,018,038	33,448,908

Incorporation and business activities

Royal Bank of Canada Antigua Branch Operations ("The Bank" or "RBC") whose principal place of business of its Head Office is 200 Bay Street, Toronto, Ontario, Canada, is a chartered bank operating under the Bank Act of Canada and is registered in Antigua as an external company under the Antigua Companies Act, with its principal place of business as, Market and High Street, St John's Antigua.

The Bank is licensed as a foreign bank under the Banking Act ("the Act") which governs the operations of financial institutions in Antigua and Barbuda and is regulated by the Eastern Caribbean Central Bank.

On December 1, 2014 RBC entered into a business transfer agreement with RBTT Bank Caribbean Limited ("RBTT Caribbean") and acquired the banking business of the Antigua Branch of RBTT Caribbean by vesting order.

The Bank's principal activities in Antigua are retail banking and related operations.

Interest income received – loans and advances	21,884,089	23,748,242
Interest paid	(6,112,694)	(6,860,500)
Corporation taxes paid	(1,693,958)	(1,560,264)
Cash provided by operating activities	21,095,475	48,776,386
Investing activities		
Purchase of investment securities	(150,665)	(392,088)
Proceeds of investment securities	-	2,750,000
Investment income received (MM Placements)	43,088	124
Investment income received (Securities)	34,095	549,873
Additions to premises and equipment	(418,868)	(317,405)
Proceeds of premises and equipment and intangible assets	-	(2,042,535)
Purchase of premises and equipment	57,570	-
Net (cash used in)/provided by investing activities	(434,780)	547,969
Financing activities		
Amounts remitted to Head Office	(12,373,764)	(2,528,561)
Net cash used in financing activities	(12,373,764)	(2,528,561)
Net increase in cash and cash equivalents	8,286,931	46,795,794
Cash and cash equivalents – beginning of year	150,953,714	104,157,920
Cash and cash equivalents – end of year	159,240,645	150,953,714

McCann Erickson (Trinidad) Ltd

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Port of Spain

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Antigua

**INDEPENDENT AUDITORS' REPORT
ON THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS**

To the Shareholders of
CARIBBEAN UNION BANK LIMITED

The accompanying summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2016, the summary consolidated statements of profit or loss and other comprehensive income, changes in shareholders' equity and cash flows for the year then ended, and related notes, are derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2016. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated June 23, 2017.

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

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements.

Auditors' Responsibility

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

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2016 are consistent, in all material respects, with those consolidated financial statements.

A handwritten signature in black ink, appearing to be the initials 'BDO' written in a stylized, cursive script.

Chartered Accountants
June 23, 2017

Antigua and Barbuda

CARIBBEAN UNION BANK LIMITED

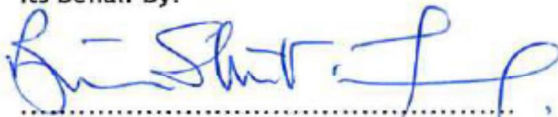
Summary Consolidated Statement of Financial Position

December 31, 2016

(Expressed in Eastern Caribbean Dollars)

	2016	2015
Assets		
Cash and balances with the Central Bank	\$ 15,614,688	14,041,394
Short-term marketable securities	93,209	5,371,822
Due from other banks	46,209,818	23,929,139
Treasury bills	5,366,845	1,475,254
Investment securities	2,276,655	817,196
Loans and advances	96,667,112	102,267,068
Other assets	1,275,861	1,601,475
Property and equipment	1,402,131	1,598,845
Total Assets	\$ 168,906,319	151,102,193
Liabilities		
Customers' deposits	\$ 136,670,101	143,900,977
Other liabilities and accrued expenses	3,098,066	2,197,173
Total Liabilities	139,768,167	146,098,150
Shareholders' Equity		
Share capital	39,557,385	15,557,385
Treasury shares	(218,412)	(218,412)
Reserves	888,044	1,669,540
Accumulated deficit	(11,088,865)	(12,004,470)
Total Shareholders' Equity	29,138,152	5,004,043
Total Liabilities and Shareholders' Equity	\$ 168,906,319	151,102,193

Approved for issue by the Board of Directors on June 23 2017 and signed on its behalf by:



 Chairman



 Director

CARIBBEAN UNION BANK LIMITED

Summary Consolidated Statement of Profit or Loss and Other Comprehensive Income

Year ended December 31, 2016

(Expressed in Eastern Caribbean Dollars)

	2016	2015
Interest income		
Income from loans and advances	\$ 9,231,602	9,426,411
Income from deposits with other banks and investments	184,568	203,313
	<u>9,416,170</u>	<u>9,629,724</u>
Interest expense		
Time deposits	2,214,340	2,852,928
Chequing	107,531	161,048
Savings	476,030	461,044
	<u>2,797,901</u>	<u>3,475,020</u>
Net interest income	6,618,269	6,154,704
Fee and commission income	3,021,783	3,370,768
Other operating income	1,154,631	813,462
Operating income	<u>10,794,683</u>	<u>10,338,934</u>
Operating expenses		
General and administrative expenses	5,326,638	5,844,371
Employee costs	3,530,431	3,184,845
Depreciation	535,208	515,772
Provision for loan impairment	948,657	694,021
Provision for investment impairment	-	191,896
Directors' fees and expenses	319,640	316,480
	<u>10,660,574</u>	<u>10,747,385</u>
Profit/(loss) before taxation	134,109	(408,451)
Taxation	-	-
Net profit/(loss) for the year	<u>\$ 134,109</u>	<u>(408,451)</u>
Total Comprehensive Income/(Loss)	<u>\$ 134,109</u>	<u>(408,451)</u>

CARIBBEAN UNION BANK LIMITED

Summary Consolidated Statement of Changes in Shareholders' Equity

Year ended December 31, 2016

(Expressed in Eastern Caribbean Dollars)

	Ordinary Shares	Treasury Shares	Statutory Reserve	Regulatory reserve for loan impairment	Accumulated Deficit	Total
Balance as at December 31, 2014	\$ 15,557,385	(218,412)	231,629	708,125	(10,866,233)	5,412,494
Net loss for the year	-	-	-	-	(408,451)	(408,451)
Reserve for loan impairment for regulatory purposes	-	-	-	729,786	(729,786)	-
Balance as at December 31, 2015	\$ 15,557,385	(218,412)	231,629	1,437,911	(12,004,470)	5,004,043
Net income for the year					134,109	134,109
Shares issued	24,000,000	-	-	-	-	24,000,000
Reserve for loan impairment for regulatory purposes	-	-	-	(808,438)	808,438	-
Transfer to reserve fund	-	-	26,942	-	(26,942)	-
Balance as at December 31, 2016	\$ 39,557,385	(218,412)	258,571	629,473	(11,088,865)	29,138,152

CARIBBEAN UNION BANK LIMITED

Summary Consolidated Statement of Cash Flows

Year ended December 31, 2016

(Expressed in Eastern Caribbean Dollars)

	2016	2015
Cash flows from operating activities		
Profit/(loss) before tax	\$ 134,109	(408,451)
Adjustments for:		
Depreciation	535,208	515,772
Provision for loan impairment	948,657	694,021
Provision for investment impairment	-	191,896
Gain on disposal of property and equipment	(5,000)	-
Interest income	(9,416,170)	(9,629,724)
Interest expense	2,797,901	3,475,020
Operating losses before changes in operating assets and liabilities	(5,005,295)	(5,161,466)
Change in restricted deposits	(132,000)	(533,000)
Change in loans and advances, net of repayments	4,565,922	2,225,069
Change in other assets	325,614	148,029
Change in customers' deposits	(7,283,575)	11,337,559
Change in other liabilities and accrued expenses	900,893	(1,568,093)
Cash (used in)/generated from operations	(6,628,441)	6,448,098
Interest paid	(2,745,202)	(3,942,578)
Interest received	9,432,858	9,827,243
Net cash generated from operating activities	59,215	12,332,763
Cash flows from investing activities		
Purchase of treasury bills	(3,830,421)	(52,259)
(Purchase)/redemption of investment securities	(1,451,940)	2,998,344
Purchase of property and equipment	(437,914)	(390,713)
Proceeds from disposal of property and equipment	104,420	-
Net cash (used in)/generated from investing activities	(5,615,855)	2,555,372
Cash flows from financing activities		
Proceeds from issuance of shares, being net cash generated from financing activities	24,000,000	-
Increase in cash and cash equivalents	18,443,360	14,888,135
Cash and cash equivalents, beginning of year	35,659,355	20,771,220
Cash and cash equivalents, end of year	\$ 54,102,715	35,659,355

CARIBBEAN UNION BANK LIMITED

Notes to Summary Consolidated Financial Statements

December 31, 2016

*(Expressed in Eastern Caribbean Dollars)***1. Basis of preparation**

These summary consolidated financial statements are derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2016.



KPMG Eastern Caribbean
Cnr. Factory Road & Carnival Gardens
P.O. Box 3109
St. John's Antigua
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Fax: (268) 462 8808
email: kpmg@kpmg.ag

**INDEPENDENT AUDITORS' REPORT
ON THE SUMMARY CONSOLIDATED FINANCIAL STATEMENTS**

To the Shareholders of
CARIBBEAN UNION BANK LIMITED

The accompanying summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at December 31, 2015, the summary consolidated statements of profit or loss and other comprehensive income, changes in shareholders' equity and cash flows for the year then ended, and related notes, are derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2015. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated April 27, 2016.

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

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements.

Auditors' Responsibility

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

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2015 are consistent, in all material respects, with those consolidated financial statements.

Chartered Accountants

January 10, 2017

Antigua and Barbuda

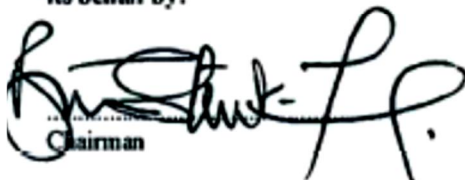
CARIBBEAN UNION BANK LIMITED**Summary Consolidated Statement of Financial Position**

December 31, 2015

(Expressed in Eastern Caribbean Dollars)

	<u>2015</u>	<u>2014</u>
Assets		
Cash and balances with the Central Bank	\$ 14,041,394	12,276,208
Short-term marketable securities	5,371,822	5,263,718
Due from other banks	23,929,139	10,381,294
Treasury bill	1,475,254	1,435,165
Investment securities	817,196	4,012,313
Loans and advances	102,267,068	105,366,630
Other assets	1,601,475	1,749,504
Property and equipment	<u>1,598,845</u>	<u>1,723,904</u>
Total Assets	\$ <u>151,102,193</u>	<u>142,208,736</u>
Liabilities		
Customers' deposits	\$ 143,900,977	133,030,976
Other liabilities and accrued expenses	<u>2,197,173</u>	<u>3,763,266</u>
Total Liabilities	<u>146,098,150</u>	<u>136,796,242</u>
Shareholders' Equity		
Share capital	15,557,385	15,557,385
Treasury shares	(218,412)	(218,412)
Reserves	1,669,540	939,754
Accumulated deficit	<u>(12,004,470)</u>	<u>(10,866,233)</u>
Total Shareholders' Equity	<u>5,004,043</u>	<u>5,412,494</u>
Total Liabilities and Shareholders' Equity	\$ <u>151,102,193</u>	<u>142,208,736</u>

Approved for issue by the Board of Directors on 10th JANUARY 2017 and signed on its behalf by:


Chairman


Director

CARIBBEAN UNION BANK LIMITED**Summary Consolidated Statement of Profit or Loss and Other Comprehensive Income**

Year ended December 31, 2015

(Expressed in Eastern Caribbean Dollars)

	2015	2014
Interest income		
Income from loans and advances	\$ 9,426,411	9,914,338
Income from deposits with other banks and investments	203,313	158,206
	<u>9,629,724</u>	<u>10,072,544</u>
Interest expense		
Time deposits	2,852,928	3,433,695
Chequing	161,048	147,724
Savings	461,044	507,284
	<u>3,475,020</u>	<u>4,088,703</u>
Net interest income	6,154,704	5,983,841
Fee and commission income	3,370,768	2,717,244
Other operating income	813,462	636,539
Operating income	10,338,934	9,337,624
Operating expenses		
General and administrative expenses	5,844,371	5,059,713
Employee costs	3,184,845	3,654,400
Depreciation	515,772	475,476
Provision for loan impairment	694,021	823,014
Provision for investment impairment	191,896	-
Directors' fees and expenses	316,480	322,052
	<u>10,747,385</u>	<u>10,334,655</u>
Loss before taxation	(408,451)	(997,031)
Taxation	-	-
Net loss for the year	\$ (408,451)	(997,031)
Total Comprehensive Loss	\$ (408,451)	(997,031)

CARIBBEAN UNION BANK LIMITED

Summary Consolidated Statement of Changes in Shareholders' Equity

Year ended December 31, 2015

(Expressed in Eastern Caribbean Dollars)

	Ordinary Shares	Preference Shares	Treasury Shares	Statutory Reserve	Regulatory reserve for loan impairment	Accumulated Deficit	Total
Balance as at December 31, 2013	\$ 14,984,308	50,000	(218,412)	231,629	1,172,466	(10,333,543)	5,886,448
Net loss for the year	-	-	-	-	-	(997,031)	(997,031)
Shares issued	523,077	-	-	-	-	-	523,077
Conversion of shares	50,000	(50,000)	-	-	-	-	-
Reserve for loan impairment for regulatory purposes	-	-	-	-	(464,341)	464,341	-
Balance as at December 31, 2014	\$ 15,557,385	-	(218,412)	231,629	708,125	(10,866,233)	5,412,494
Net loss for the year	-	-	-	-	-	(408,451)	(408,451)
Reserve for loan impairment for regulatory purposes	-	-	-	-	729,786	(729,786)	-
Balance as at December 31, 2015	\$ 15,557,385	-	(218,412)	231,629	1,437,911	(12,004,470)	5,004,043

CARIBBEAN UNION BANK LIMITED

Summary Consolidated Statement of Cash Flows

Year ended December 31, 2015

(Expressed in Eastern Caribbean Dollars)

	2015	2014
Cash flows from operating activities		
Net loss for the year	\$ (408,451)	(997,031)
Adjustments for:		
Depreciation	515,772	475,476
Provision for loan impairment	694,021	823,014
Provision for investment impairment	191,896	-
Write-off of loans	-	(1,745,866)
Loss on disposal of property and equipment	-	88,348
Interest income	(9,629,724)	(10,072,544)
Interest expense	3,475,020	4,088,703
Operating losses before changes in operating assets and liabilities	(5,161,466)	(7,339,900)
Change in restricted deposits	(533,000)	162,601
Change in loans and advances, net of repayments	2,225,069	(2,357,096)
Change in other assets	148,029	(136,059)
Change in customers' deposits	11,337,559	6,768,569
Change in other liabilities and accrued expenses	(1,568,093)	1,626,114
Cash generated from/(used in) operations	6,448,098	(1,275,771)
Interest paid	(3,942,578)	(4,361,394)
Interest received	9,827,243	10,021,870
Net cash generated from operating activities	12,332,763	4,384,705
Cash flows from investing activities		
Purchase of treasury bill	(52,259)	(1,412,727)
Redemption/(purchase) of investment securities	2,998,344	(1,736,540)
Purchase of property and equipment	(390,713)	(424,520)
Proceeds from disposal of property and equipment	-	6,176
Net cash generated from/ (used in) investing activities	2,555,372	(3,567,611)
Cash flows from financing activities		
Proceeds from issuance of shares, being net cash generated from financing activities	-	523,077
Increase in cash and cash equivalents	14,888,135	1,340,171
Cash and cash equivalents, beginning of year	20,771,220	19,431,049
Cash and cash equivalents, end of year	\$ 35,659,355	20,771,220

CARIBBEAN UNION BANK LIMITED

Notes to Summary Consolidated Financial Statements

December 31, 2015

*(Expressed in Eastern Caribbean Dollars)***1. Basis of preparation**

These summary consolidated financial statements are derived from the audited consolidated financial statements of Caribbean Union Bank Limited for the year ended December 31, 2015.

THE EASTERN CARIBBEAN SUPREME COURT

IN THE HIGH COURT OF JUSTICE

ANTIGUA AND BARBUDA

PETITION NO: ANUHCV2017/0119

*In The Matter of Rendezvous Bay Real Estate Corporation Ltd. Registered No. C165/10**and**In The Matter of the Companies Act (No. 18 of 1995)**and**In The Matter of the Insolvency Rules 1986***ADVERTISEMENT OF WINDING UP**

A petition to wind up the above-named Company of registered office Roberts & Co., #60 Nevis Street, St. John's, Antigua presented on the 9th May 2017 by The Estate of Marietta Walter of #16 Tanner Street, St. John's, Antigua claiming to be majority Shareholder of the Company will be heard at the High Court of Justice, Parliament Drive, St. John's, Antigua on **Tuesday the 10th day of October 2017 at 9:00am.**

Any person intending to appear on the hearing of the Petition (whether to support or oppose it) **must** give notice of intention to do so to the Petitioner or its Attorney-at-Law Megan Samuel-Fields, SamuelFields Chambers, Charlesworth T. Samuel House, Independence Drive, P.O. Box 2300, St. John's, Antigua in accordance with the Insolvency Rules 1986 for England and Wales.

Dated 13th of June 2017.

Megan Samuel-Fields,
Attorney-at-Law for the Petitioner.

Vacancy Notice

Applications are invited from suitably qualified persons to fill the post of Deputy Permanent Secretaries within the Ministries.

Post:	Deputy Permanent Secretary
Grade:	Grade A Miscellaneous
Salary:	\$70,752.00 per annum
Allowance (s):	Duty Allowance at the rate of \$14,400.00 per annum Travelling Allowance at the rate of \$7752.00 per annum

- Specifications:**
- (i) Leadership skills;
 - (ii) should have excellent, verbal, written, listening and interpersonal communication skills;
 - (iii) financial management skills;
- problem-solving and decision-making abilities
- Qualification:** possess a relevant degree from a recognized tertiary institution
- Experience:** ten (10) years experience at a Senior Management Level
- Responsibilities:**
- (i) advise the Permanent Secretary on matters pertaining to the ministry;
 - (ii) to be responsible for the implementation of Government Policies and decision articulated by the Permanent Secretary;
 - (iii) to assist the Permanent Secretary in establishing objectives for the Ministry in accordance with Government legislations and policy;
 - (iv) assist the Permanent Secretary in the development of business plans, strategies and budgets which support the corporate agendas over the short, medium and long term;
 - (v) in the absence of the Permanent Secretary, the Deputy will assume direct responsibility of the Ministry

Further details and appropriate Application Forms may also be obtained from the Establishment Department.

ANTIGUA AND BARBUDA

REPRESENTATION OF THE PEOPLE ACT, CAP. 379

In accordance with the provision of the Representation of the People Act CAP 379, it is notified for general information that copies of the List of persons who have applied to be registered as Electors during the period 1st-31st May, 2017 have been posted in the respective Constituencies of Antigua and Barbuda and at the Antigua and Barbuda Electoral Commission, Queen Elizabeth Highway.

Claims and Objections should be filed with each Registration Officer on or before 3rd July, 2017 on a form which can be obtained from him/her.

Particulars where Lists are posted and location of the Registration Officers are as follows:

<i>Constituency</i>	<i>Office Location and/or Residence/Names</i>	<i>Places where lists are displayed</i>
1. St. John's City West	Villa Primary School Ms. Sally Ann Browne <i>Registration Officer</i>	Browne's Bakery St. John's Street, Antigua Workers Union Hall Newgate Street, R & B Best Buy; Leaze's Superette, Amy Byers Street, Percival Gas Station, Fort Road.
2. St. John's City East	Peace Corps Building Factory Road Mr. Dave Browne <i>Registration Officer</i>	Spring Gardens; Brodie's Shop ALP St. John's City East Branch Mrs. Anthony's Shop; Silver Streak Bakery; UPP St. John's City East Branch.
3. St. John's City South	Peace Corps Building Factory Road Mr. Steve Henry <i>Registration Officer</i>	EVC Pharmacy, New & Temple Streets Robinson Service Station, All Saints Road Mega Store, All Saints Road.

- | | | |
|---|--|---|
| 4. St. John's Rural West | Multipurpose Centre
Ms. Veronica Joseph
<i>Registration Officer</i> | Highway Pub Five Islands;
Exhibition & Cultural Centre; Greenbay Police Station. |
| 5. St. John's Rural South | Agricultural Extension Division
Valley Road
Miss Nicole Christian
<i>Registration Officer</i> | Health Centre All Saints Road, Carmen's Retail Shop-
Ottos New Town, Agricultural Extension Division
Valley Road, Golden Grove Service Station, Golden
Grove Main Road, Dagan's Bakery Baxter Street. |
| 6. St. John's Rural East | Chaia Building (Local Government
Office) Cross Street
Ms. Valerie Gonsalves-Barreiro
<i>Registration Officer</i> | Walts Supermarket; Christo's Supermarket;
Ragens (Rawlins) Supermarket;
Wheels Supermarket. |
| 7. St. John's Rural North | Peace Corps Building
Factory Road
Mrs. Jeff Michael
<i>Registration Officer</i> | First Choice Supermarket Anchorage Rock, Kareem's
Supermarket Yorks, Extreme Health & Fitness Ltd.
Friars Hill Development, Cedar Grove Primary School,
North Shore Supermarket, Coolidge Police Station. |
| 8. St. Mary's North | Molyneux Building
Golden Grove
Mr. Ralph Henry
<i>Registration Officer</i> | Jennings Clinic; Bendals Clinic; Browne's Avenue
Clinic, Simon Shop Golden Grove Main Road. |
| 9. St. Mary's South | Bolans Primary School
Ms. Anika Anthony
<i>Registration Officer</i> | Johnson's Point Clinic, Ms. Agatha McKay's Shop-
Urlings, Aunt Mem's Supermarket, Bolans. |
| 10. All Saints East &
St. Luke | Former All Saints Health Clinic
Ms. Jose Samuel
<i>Ag. Registration Officer</i> | Coles Supermarket, All Saints; P.J. Supermarket,
Swetes, A.J. Superette, Swetes; Carty's Shop,
John Hughes; Ponds View Superette, Old Road;
Fadie's Restaurant, All Saints; Money Barbershop,
Old Road. |
| 11. All Saints West | Former All Saints Clinic
Ms. Janet Proctor
<i>Registration Officer</i> | All Saints Police Station, Verdellas Shop
Buckleys; LICS Ltd. All Saints Road
Risk Takers Supermarket, Freemansville, Country
Harlem Supermarket, Seaview Farm. |
| 12. St. George | Potters Primary School
Ms. Teneca George
<i>Ag. Registration Officer</i> | C & J Supermarket New Winthorpes, Mr. Peter's Shop
Barnes Hill, New Winthorpes School Judges Hill
Ms. Adie's Shop Pigotts, CIC Food Emporium Pigotts,
Mussington Supermarket Pigotts; D's Superette/Sassy
Wholesale-Potters Main Road; Jay & Jean Superette
Potters. |
| 13. St. Peter | Parham Primary School
Ms. Tracelyn Hendrickson
<i>Registration Officer</i> | Parham Clinic, Parham Police Station, Pares Village
Clinic, Welsh's Supermarket, Pares Village;
KRAMM Distributers, Sir George Walter Highway. |
| 14. St. Philip North | St. Batholomew Centre
Ms. Nesta Baltimore
<i>Registration Officer</i> | Ruth Nicholas Shop Seatons; Willikies Police Station;
Ms. Thomas's Shop Willikies; Newfield Clinic. |
| 15. St. Phillip South | Bethesda Sports Club
Ms. Almarie Carty
<i>Registration Officer</i> | Nora Phillip's Shop, St. Philip; Post Office, Carty's
Shop, Bethesda; Murrain's Supermarket, Bethesda;
Police Station and Supermarket on the main road,
Freetown. |

16. St. Paul

Gracehill Moravian Church
Ms. Althea Francis
Ag. Registration Officer

Liberta Police Station, Dockyard Police Station
 Spencer's Supermarket, Liberta
 Bailey's Supermarket, Falmouth.

Supervisor of Elections,
Electoral Commission.

FORM 5

**Notice as to Making Claims and Objections
 For the ST. JOHN'S CITY WEST Constituency
 Representation of the People Act, Cap. 379
 Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Sally Ann Browne,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
 For the ST. JOHN'S CITY EAST Constituency
 Representation of the People Act, Cap. 379
 Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City East constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on

the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Mr. Dave Browne,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
 For the ST. JOHN'S CITY SOUTH Constituency
 Representation of the People Act, Cap. 379
 Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City South constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Mr. Steve Henry,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
 For the ST. JOHN'S RURAL WEST Constituency**

**Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Veronica Joseph,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. JOHN'S RURAL SOUTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Miss Nicole Christian,
Registration Officer,
for the said Constituency

FORM 5

**Notice as to Making Claims and Objections
For the ST. JOHN'S RURAL EAST Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make

Ms. Valerie Gonsalves-Barreiro,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. JOHN'S RURAL NORTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Mrs. Jeff Michael,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. JOHN'S MARY'S NORTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Mr. Ralph Henry,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. JOHN'S MARY'S SOUTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an

objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Anika Anthony,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ALL SAINTS EAST & ST. LUKE
Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Jose Samuel,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ALL SAINTS WEST Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June,**

2017 shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Janet Proctor,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. GEORGE Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Teneca George,
Ag. Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. PETER Constituency**

**Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

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NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Tracelyn Hendrickson,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. PHILIP NORTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electors' lists published on the **8th June, 2017** shall be made to the Registration Officer for the St. John's City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Nesta Baltimore,
Registration Officer,
for the said Constituency.

FORM 5

**Notice as to Making Claims and Objections
For the ST. PHILIP SOUTH Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Almarie Carty,
Registration Officer,
for the said Constituency.



Supervisor of Elections,
Electoral Commission.

FORM 5

**Notice as to Making Claims and Objections
For the ST. PAUL Constituency
Representation of the People Act, Cap. 379
Registration Regulations**

(Regulation 15)

NOTICE is hereby given that claims and objections with respect to the electorsølists published on the **8th June, 2017** shall be made to the Registration Officer for the St. Johnø City West constituency commencing on the **9th June, 2017** between the hours of 9 a.m. and 4 p.m. and ending on the **3rd July, 2017**.

NOTICE is also given that on the hearing of a claim the person making the claim, and on the hearing of an objection, the objector and the person objected to, and on the hearing of either any other person who appears to the Registration Officer to be interested, shall be entitled to appear and be heard either in person or by any other person on his/her behalf or by counsel.

NOTICE is also given that the right to appear and be heard includes the right to lodge with the Registration Officer any written representations that he may wish to make.

Ms. Althea Francis,
Ag. Registration Officer,
for the said Constituency.

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