GRENADA

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VACANCY NOTICE

Applications are invited from suitably qualified individuals for the position of Judicial Research Assistant within the Office of the Supreme Court Registry of Grenada.

JOB TITLE:	Judicial Research Assistant
REPORTS TO:	Registrar (with technical direction issued from the assigned Judicial Officers)
CLASSIFICATION:	$68,831.00 (Basic Salary, per annum: together with allowances)

RELATIONSHIPS AND RESPONSIBILITIES

1. Provision of professional and efficient support to Judicial Officers of the High Court of Grenada through legal research, analysis, preparation of Bench Memoranda, draft judgments, orders and related assignments.

2. Receives technical direction and assignments from the Judicial Officers to whom assigned.

3. Reports administratively to the Registrar of the Supreme Court. Competing assignment priorities are to be referred promptly to the assigning Judicial Officers, with administrative coordination by the Registrar.

DUTIES AND RESPONSIBILITIES

1. Review and summarize evidence, procedural history and legal issues in relation to matters before the High Court.

2. Conduct legal research, and review of court documents for completeness of format, citations, grammar, spelling, clarity and accuracy.

3. Prepare bench memoranda, first drafts of judgments and orders for review, as may be assigned by Judicial Officers.

4. Perform such other duties consistent with the role as may be assigned by the Registrar or supervising Judicial Officer.

5. Maintain strict confidentiality concerning court records, draft judgments and judicial deliberations; exercise impartiality and discretion; and use approved arrangements for the secure storage and sharing of judicial work.

CONDITIONS

1. Institutional support is provided through appropriate public service regulations and departmental guidelines.

2. Salary, allowances and vacation leave are in accordance with the terms and conditions stipulated by the Government in the Estimates/Collective Agreements and/or policy documents.

PERFORMANCE STANDARDS, EVALUATION AND TARGET METRICS

1. Timeliness:

- Complete assignments within deadlines agreed to with the assigning Judicial Officer;

- flag anticipated delays before the deadline and obtain approval for revised deadlines; and,
- deadline compliance will be reviewed through an assignment register, recording approved extensions and reasons for delay.

2. Attendance, punctuality reliability:

- Comply with established working hours, attendance requirements and approved leave arrangements, and provide reliable support to the supervising Judicial Officer;
- attend court hearings, site visits, etc., and be punctual; and,
- 100% compliance with working hours, attendance-reporting and leave procedures, subject to authorized arrangements.

3. Drafting and proofreading:

- submit clear, logically structured drafts that comply with applicable ECSC judgment-format requirements and with judicial instructions; and,
- Check names, dates, case numbers, citations, grammar and internal consistency before submission.

4. Research accuracy and completeness:

- verify each authority cited for citation accuracy, relevance and current status;
- identify material contrary authorities and legal uncertainties; and,
- address legal issues, distinguishing the facts, applicable law, analysis, and conclusions.

5. Responsiveness and collaboration:

- Incorporate judicial feedback within agreed timelines;
- provide progress updates as agreed;
- work independently and collaboratively while observing confidentiality and information-security requirements; and,
- acknowledge assignments within one working day, unless a shorter period is directed, and complete 95% of requested revisions within the agreed timeframe.

6. Confidentiality:

- Complies with confidentiality and information security requirements, including approved arrangements for storing and sharing judicial work.

Performance will be assessed by reference to the quality, accuracy and timeliness of legal research and draft judicial work; responsiveness to the directions of the supervising Judicial Officer; observance of confidentiality and professional standards; and the ability to provide reliable support to the Judicial Officer.

Assessment will be informed by the supervising Judicial Officer's feedback, taking into account the complexity of assignments and agreed deadlines.

SKILLS, KNOWLEDGE AND ABILITY

1. Strong ability to proofread accurately.
2. Excellent ability to conduct timely and accurate legal research in respect of legislation and case law.
3. Strong oral and written communication skills.
4. Sound working knowledge of research methods, legal research and information technology applications used for research and office operations.
5. Familiarity with judicial protocol.
6. Familiarity with the Civil Procedure Rules and Criminal Procedure Rules and other Laws of Grenada.
7. Strong analytical and critical thinking skills.
8. Ability to prepare judicial drafts.
9. Sound judgment, discretion, and impartiality, particularly when handling sensitive information, draft judgments, and judicial deliberations.
10. Excellent organizational and time-management skills, with the ability to manage competing assignments, maintain accurate research records, meet agreed deadlines, and promptly flag matters requiring clarification or revised priorities.
11. Attention to detail in reviewing court records, with the ability to summarize evidence and procedural history accurately and identify gaps, inconsistencies or outstanding documents relevant to an assignment.
12. Ability to work independently and collaboratively.
13. Responsiveness to judicial direction and feedback, with the ability to incorporate revisions accurately and adapt research and drafting to the requirements of the supervising Judicial Officer.
14. Competence in understanding case management databases.
15. Competence in secure information handling.
16. Commitment to continuous professional development, including keeping abreast of relevant judgments, legislative amendments and changes to court rules and practice.

QUALIFICATIONS AND EXPERIENCE

Applicants must:

1. Be eligible to be admitted to practice as an Attorney-at-law in Grenada;
2. Hold a Bachelor of Laws Degree; and,
3. Possess a Legal Education Certificate (LEC) or equivalent.

Newly qualified attorneys who satisfy the eligibility requirements are welcomed to apply.

APPLICATION PROCEDURE

Applications should include:

1. A cover letter;
2. A current curriculum vitae;
3. Two written references;
4. Statement of Character from the Police Department of the jurisdiction of which Applicant has been ordinarily resident for at least 3 months and all other places in which Applicant was resident for over 6 months; and,
5. Certified copies of academic and professional qualifications.

Submit applications via email to:

Registrar of the Supreme Court
Supreme Court Registry
Church Street,
St. George,
GRENADA

Email: *sao@scr.gov.gd* with cc to r*egistrar@scr.gov.gd* and *deputyregistrar@scr.gov.gd*

Deadline for submission: Sunday 29th November, 2026.

We welcome all applications and appreciate your interest in this opportunity. Candidates whose qualifications and experience most closely align with the requirements of the role will be shortlisted for interview.

VACANCY NOTICE

Applications are invited from suitably qualified persons for appointment to the post of Crown Counsel I, Crown Prosecution Service, Saint Lucia.

JOB TITLE	Crown Counsel I
REPORTS TO	Director of Public Prosecutions
SUPERVISES	N/A
CLASSIFICATION	GRADE 15

A RELATIONSHIP AND RESPONSIBILITIES

1. Represents the State in effectively prosecuting and disposing of criminal offences against the person and either way offences, not amounting to murder, in the Magistrates' Courts, High Court and Court of Appeal.
2. Liaises when necessary with other divisions within the Department of Home Affairs, Justice and National Security and reports whenever necessary to the Deputy Director of Public Prosecutions.

B DUTIES AND TASKS

1. Assists the Director of Public Prosecutions in reviewing criminal case files from the Royal St. Lucia Police Force and other government law enforcement agencies to ensure the effective and just prosecution and disposition of cases in the Magistrates' Courts and the Case Management Court of the High Court.
2. Represents the Crown in summary Criminal Appeals cases to ensure appropriate decisions are upheld.
3. Reviews investigation files from the Police and other government agencies and renders legal advice, in consultation with the Director of Public Prosecutions, for the conduct of effective prosecution and disposition of matters of a criminal nature.
4. Drafts indictments in respect of indictable cases filed in the High Court for approval by the Director or Deputy Director of Public Prosecutions in preparation for Arraignment.
5. Briefs witnesses in cases being prosecuted at the Magistrates' Courts and High Court through individual interviews in preparation for Court hearing to ensure effective prosecution.
6. Monitors the progress of cases by ensuring all assignments in relation to cases are completed, and reports on the outcome of cases conducted to ensure updated case information is maintained.
7. Ensures all cases for relevant assigned Courts are effectively coordinated to ensure the smooth operations of the Court.
8. Liaises with Police with regard to completion of case files to be heard to ensure effective disposal of cases.
9. Engages in research into criminal cases to be adjudicated in the Magistrate's Court, High Court and Court of Appeal to ensure all pertinent information is available for effective disposal of cases.
10. Attends workshops, seminars and conferences organized by the Office of the Director of Public Prosecutions, Court of Appeal, Government Ministries, and other local, regional and international agencies to ensure the development of required competencies and skills.

11. Performs any other work-related duties as may be assigned by the Director of Public Prosecutions from time to time.

C CONDITIONS

1. Congenial accommodation is provided within a general administrative office.

2. Institutional support is provided through the Constitution of Saint Lucia, civil service rules and regulations, departmental guidelines, standard operating procedures, Estimates of Expenditure and Revenue, Finance (Administration) Act and supporting regulations.

3. Opportunities exist for personal development through established orientation and training programmes, as outlined in the Public Service Training and Development Policy.

4. May be required to work beyond the normal working hours.

5. Required to remain current on practices and developments in Public and Case Law

6. Required to demonstrate political acuity.

7. May be exposed to possible volatile situations in the conduct of duties.

8. Required to maintain integrity, confidentiality and professionalism in the conduct of duties.

9. Required to be punctual and present for work, meetings and other official appointments and activities.

10. Functions in a scheduled travelling post with travel allowance in accordance with that stipulated in the terms and conditions of employment.

11. Required to own and maintain a motor vehicle for the proper performance of duties and to possess a valid driver's license.

D EVALUATION METHOD

1. Demonstrated compliance and application of Civil Service Regulations, Departmental Guidelines, Standard Operating Procedures, Pensions Act and general human resource, rules, regulations and policies.

2. Demonstrated application of job knowledge and/or technical expertise relevant to the job.

3. Effective implementation of duties, responsibilities and assignments as defined in the Job Description.

4. Proven ability to manage subordinates in the achievement of the Department's goals and objectives.

5. Demonstrated ability to supervise, lead and motivate subordinates to foster a culture of high performance and continuous growth and improvement.

6. Demonstrated accuracy, attention to detail, neatness and effectiveness of work assigned.

7. Demonstrated willingness to accept the responsibility and authority of the post; taking action and making sound decisions on matters associated with the post.

8. Demonstrated ability to effectively relate to internal and/or external clients; displaying respect, fairness, courtesy and consideration of client needs.

9. Demonstrated ability to analyse information, factors and alternatives to situations and problems to arrive at logical conclusions and implement appropriate solutions to ensure completion of assigned tasks.

10. Demonstrated time management skills and ability to complete assigned tasks in a timely manner; punctuality and presence for work, Court, meetings and appointments.

11. Demonstrated ability to work collaboratively; interact positively and communicate effectively with team members and internal and external clients and stakeholders.

12. Demonstrated ability to display self-reliance, creativity, initiative, innovation and ingenuity in effectively fulfilling the duties of the post.

13. Demonstrated ability to maintain confidentiality and flexibility in scheduling work assignments as priorities change and ability to manage time in a fast-paced environment.

14. Demonstrated level of political acuity and emotional intelligence in the conduct of duties.

15. Demonstrated ability to remain current with legal knowledge and developments.

16. Demonstrated ability to apply legal principles, understand and adhere to court proceedings.

17. Demonstrated ability to effectively utilize legal research skill and techniques using various resources.

18. Demonstrated ability to effectively analyze and present laws and legislation.

E SKILLS, KNOWLEDGE AND ABILITIES

1. Advanced knowledge of and ability to interpret the Laws of Saint Lucia.

2. Advanced knowledge of legal principles and Court procedures and practices.

3. Working knowledge and ability to interpret and apply Civil Service Rules and Regulations, Standard Operating Procedures, Staff Orders, Collective Agreements and Departmental Guidelines.

4. Decisiveness, soundness of judgment and clarity of presentation.

5. Ability to draft indictments and prepare legal submissions.

6. Expert oral, written communications and presentation skills and expert skills to accuracy and attention to detail.

7. Advanced knowledge of legal research skills and techniques including the use of electronic research tools and the use of various office automation tools.

8. Advance and working knowledge of the Judicial Case Management Systems.

9. Advanced Knowledge of and ability to interpret and apply civil service rules and regulations, departmental guidelines and standard operating procedures and Staff Orders and any other relevant policy and legislative documents.

10. Expert oral, written communication and presentation skills and expert skills to accuracy and attention to detail.

11. Ability to conduct legal and other research, analyze and interpret laws and regulations.

12. Ability to present and explain statements of fact and the law.

13. Ability to exercise judgement, tact, diplomacy, impartiality, decisiveness and clarity in the execution of duties.

14. Ability to effectively plan, organize and manage time.

15. Ability to effectively develop and maintain working relationships with management, colleagues, partners, members of the public and stakeholders at all levels.

F QUALIFICATIONS AND EXPERIENCE

1. Master's Degree in Law, plus Legal Education Certificate, Admission to the Bar and at least five (5) years legal practice experience especially in criminal law.

OR

2. Bachelor's Degree in Law, plus Legal Education Certificate, Admission to the Bar and at least six (6) years legal practice experience especially in criminal law.

G REMUNERATION

- Tax free salary at the rate of seventy-six thousand, nine hundred and sixty-six dollars and eight cents ($76,966.08) (Grade15, step I) per annum.
- Travel Allowance at the rate of seven thousand, six hundred and twenty dollars ($7,620.00) per annum. (Officer must own and maintain a vehicle in order to receive this allowance).
- Legal Officer's Allowance at the rate of twelve thousand dollars ($12,000.00) per annum.
- Telephone Allowance at the rate of two hundred and ninety-one dollars ($291.00) per annum.
- Twenty-three (21) days of vacation leave per annum.
- Twenty-five percent (25%) gratuity of basic salary (not including allowances) will be paid on satisfactory completion of the contract.

Applications, along with two written references and certified copies of documents pertaining to qualifications, should be addressed to:

The Secretary
Judicial and Legal Services Commission
Eastern Caribbean Supreme Court
Orange Grove Plaza
Bois D' Orange
P.O. Box 1093
Castries
Saint Lucia, West Indies.

To reach her *no later than Monday, 30th November 2026.*

NB: Applications may also be submitted via email to jlsc@eccourts.org. Unsuitable candidates will not be acknowledged. Candidates meeting the minimum qualifications and experience may not be considered for an interview. Only the candidates with the best qualifications and experience will be shortlisted for interview.

LOST POLICY

Josue Rodriquez Fernandez has made sworn declaration that the Demerara Mutual Life Assurance **Policy Number GR00218657** on the life of Josue Rodriguez Fernandez is lost and has made application to the Society for a duplicate policy contract.

NOTICE is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy contract applied for will be issued.

Demerara Mutual Life Assurance
Society Limited,
Granby Street
St. George.

4th November, 2026.

LOST POLICY

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Demerara Mutual Life Assurance
Society Limited,
Granby Street
St. George.

4th November, 2026.

ACB | GRENADA BANK

PUBLIC NOTICE

PUBLICATION OF ABANDONED PROPERTY AS AT SEPTEMBER 30, 2026

SAVINGS & CHEQUING ACCOUNTS; 2010 UNCLAIMED DIVIDENDS

In accordance with section 168 of the Banking Act No. 20 of 2015, we hereby publish details of Savings & Chequing Accounts and Unclaimed Dividends in respect of the 2010 financial year, which have been classified as abandoned property under the Act, the applicable fifteen (15) years having since elapsed.

Clients who wish to claim ownership of the listed property should visit any of our Branch locations, presenting a valid means of identification on or before December 11, 2026. All unclaimed sums in the subject Accounts will thereafter be remitted to the Eastern Caribbean Central Bank, as required under the Act.

The Abandoned Property Listing will also be published in the Gazette, in compliance with statutory requirements and can be viewed on our website gd.acbonline.com/grenada under the Latest News section.

CLAIM DEADLINE: DECEMBER 11, 2026

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PUBLIC NOTICE

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SAVINGS & CHEQUING ACCOUNTS

97067137391 • SA **Adeltris Franklyn** P.O. Box 67553 Nairobi Kenya	**97067406135 • SA** **Alfred Harper / Joan Vera Harper** Woodlands St. George's Grenada	**97097566300 • SA** **Ali Chohan** C/O St George's University True Blue, P.O. Box 7 St. George's Grenada
97067091077 • SA **Alston Suck** Chantimelle St. Patrick's Grenada	**97067274079 • SA** **Andrea St Bernard** La Borie Road, St Paul's St. George's Grenada	**97067057375 • SA** **Angelina Thomas** Beaton Place St. David's Grenada
97098059222 • SA **Ann Bayne-Griffith** Morne Rouge, Grand Anse St. George's Grenada	**97067401995 • SA** **Avril Francis / Raphael Francis** 17 George Peabody Court, 30 Bell Street London UK	**97068007486 • SA** **Bartholomew Smith / Aka: Bart Smith** 97 South Arlington Ave East Orange, NJ US
97097558687 • SA **Bela Garg** C/O SGU Ltd / Superdorm 5 3rd Floor Rm T4, Mailbox # 101 True Blue, St. George's Grenada	**97067015795 • SA** **Casandra Slocombe-Charles/Lisa Grappy-James** P.O. Box 540 St. George's Grenada	**97065220058 • DD** **Cecil Belfon** 1468 East 100 Street Brooklyn, NY US

97067408081 • SA **Cuthbert St John / Jean Patricia St John** 10 E Knolls Brook Drive Nepean, Ontario Canada	**97062022549 • SA** **Dwayne Mitchell** Plains St. Patrick's Grenada	**97067294739 • SA** **Edwin Nurse** Tempe St. George's Grenada
97067403025 • SA **Emmanuel Mitchell / Yvonne Mitchell** 12 Avicennia Avenue, Aripero Village Rousillac Trinidad & Tobago	**97067405533 • SA** **Errol Hood** 358 Armstrong Avenue Jersey, NJ US	**97067151194 • SA** **Frank James/Sylvia Smart-James** P.O. Box 20120, 1395 Lawrence Avenue West Toronto, Ontario Canada

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SAVINGS & CHEQUING ACCOUNTS

97062020618 • SA **Glendaline Jones** H A Blaize Street, St Paul's St. George's Grenada	**97067098833 • SA** **Hayden Hayes** La Borie, St. Paul's St. George's Grenada	**97067021843 • SA** **Henry Ferguson / Avis Cecilia Ferguson** P.O. Box 577 St. George's Grenada
97098054553 • SA **James Campbell** Tempe St. George's Grenada	**97167722499 • SA** **Jennifer Taylor** 1880 Falconwood Way Pickering, Ontario Canada	**97067415490 • SA** **Joan Rosemen-Channer** 450 Westhorne Avenue Eltham, London UK
97068008427 • SA **John Hinds** 4511 NW 25 Place Lauderhill, FL US	**97067404502 • SA** **Joseph Cyrus** 101 NW 49th Ave Plantation, FL US	**97067401011 • SA** **Josephine Swan** Post Office Box 2295, Lago Weg No 6 San Nicholas Aruba
97067404239 • SA **Joshua Griffith** 1267 Lincoln Place, Apt 3L Brooklyn, NY US	**97062018521 • SA** **Juliet Murray** Paradise St. Andrew's Grenada	**97062040533 • SA** **Kayla Mapp** Vincennes St. David's Grenada
97062024941 • SA **Kimarie Millette** Harford Village St. Andrew's Grenada	**97067268915 • SA** **Madge Pysadee / Tara Madge M Pysadee** Tempe St. George's Grenada	**97062023752 • SA** **Marlene Mcsween** Tivoli St. Andrew's Grenada
97067285315 • SA **Marlene Stroude** 2192 Troy Ave Brooklyn, NY US	**97067400567 • SA** **Mary Ovide / Elias J Ovide** St Maarten St H83 San Nicholas Aruba	**97067269301 • SA** **Mc Elizabeth/ Tracy Charles** Westerhall St. David's Grenada

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SAVINGS & CHEQUING ACCOUNTS

97097571508 • SA **Mohsin Khan** Sd 2 1st Fl Rm#28, True Blue Campus St. George's Grenada	**97067204944 • SA** **Philomena Bentinck** P.O. Box 1497 Kingstown St. Vincent & the Grenadines	**97097369887 • SA** **Rakesh Gade** C/O S G U, P.O. Box 7 St. George's Grenada
97067408503 • SA **Ricardo Franklyn** 942 St Marks Avenue, Apt 2A Brooklyn, NY US	**97167714991 • SA** **Roderick Flanders** Simon St. Andrew's Grenada	**97067411705 • SA** **Sandra Susan/Colin Wayne Watt** #84 Stonebridge Park Bristol UK
97097555618 • SA **Sapna Patel** C/O St. George's University, P.O. Box 7 St. George's Grenada	**97067404403 • SA** **Shan Barned / Timothy Gabriel** Flat 1 84 Catford Hill London UK	**97067407927 • SA** **Solomon Jacob / Nigel Or Joanne Lang** 71 Woodstock Rd Sheffield UK

97067180482 • SA **Sydney Roberts** Annadale St. George's Grenada	**97067086531 • SA** **Sydney Walker** Providence St. David's Grenada	**97067403777 • SA** **Sylvester Rita/Raymond Sylvester** 1896 Walton Avenue, Apartment #3D Bronx, NY US
97067451008 • SA **The Bank & General Workers Union** P.O. Box 329 St. George's Grenada	**97066000129 • DD** **The Beacon Insurance Company** 13 Stannmore Avenue Port of Spain Trinidad & Tobago	**97067413065 • SA** **Thomas Francis** 9022 Krier Pl Brooklyn, NY US
97067401532 • SA **Thomas Marecheau / Ann Marecheau** 22 Hanwell House, Brunel Estate London UK		

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PUBLIC NOTICE

PUBLICATION OF ABANDONED PROPERTY AS AT SEPTEMBER 30, 2026

2010 UNCLAIMED DIVIDENDS

AARON MOSES	AGNES FULLERTON	ALVA BRIDGEMAN
ANDREW JAMES	ANGELA CAROLINE POPE	ANGELA CLEMENTS
ANN ANTOINE	ANNE PATRICIA MC INTOSH	ANTHEA BULLEN
ANTHIA D MORAIN	ANTOINETTE PERKINS	ASHLEY J. CHURCH
AVIS URSUELA WALKER	BEBI SABEENA RAHIM	BENEDICT ANGUS BRIZAN
BERNADETTE GOODING	BETTY FINLAY	BRADFORD DAVID NOEL
CARLA KARLINE PHILLIP	CARLYLE HYACINTH INCE	CAROLYN H SAMANTHA INCE
CATHERINE MARIA NOEL	CATHERINE RIDLEY	CECIL GREENRIDGE
CECILIA ST. BERNARD	CELIA FAYE BAPTISTE	CHARLES H. FRANCIS
CHERYL BAPTISTE	CHERYL KNIGHT	CHRISTINE JAMES
CHRISTINE RICHARDS	CLETUS JORDAN	CLYDE ANTHONY VIECHWEG
CURTIS TOMMY ALEXANDER	CUTHBERT ROSS	DANNETTE THERESA BLAIR
DAVID SEPTIMUS PIERRE	DOLORES MARILYN INCE	DOROTHY GITTENS
DUSTAN H HENRY	DWANE THERESA JOSEPH	EDMOND DOMINIC JAMES
EDWARD GEORGE GREAVES	EDWIN STIELL	EDYTH LEONARD
ELLIS OGILVIE	ELVIS HARVEY	EMMANUEL SCOTT
ERROL DAVID COOPER	ERROL JOSEPH MAITLAND	ERROL JOSEPH MAITLAND
ERROL JOSEPH MAITLAND	EVEREST JACKSON	FESTUS CURWEN
FRANK PHILBERT	FREDERICK JONES	GARNET LEWIS
GEMMA BAIN-THOMAS	GEMMA BAIN-THOMAS	GLORIA HARRACK
GREGORY BERNARD MATHURINE	HELENA LA TOUCHE	ISHA WILLIAMS
JAMES EZEKIE CLOUDEN	JANICE JENIFER THOMAS	JEANNE GITTENS
JENNIELLE ALEXANDER	JENNIFER S.M. ROBERTS-FRANCIS	JEROME JAMES MC BARNETTE
JEROME NOEL	JOAN NEILA JAMES	JOANNE D RICHARD
JOHN JASON STEPHEN	JOHN POWLETTE	JOHN SIMON
JOSEPH M BOWEN	KATHLEEN WILLIAMS	KENDRA KATHLEEN EDWARDS
KENNETH PETERS	KENNETH WALTER M. LEWIS	LANA WILLIAMS-SCOTT
LAZARUS SAMUEL	LENNOX PURCELL FOR NATIVE FOOD & FRUITS	LEONARD NILES
LESLIE AUSTIN	LIONEL HYPOLITE	LUCY LETT
MATTHEW CHARLES	MATTHEW DAVID LORD	MELISSA HAMILTON

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ICHELLE HAMILTON	MURIEL EILEEN VINCENT	MYRA EVELYN DAVID-MILLS
NESTA ANN ALEXANDER	NORMA ELSA STEPHEN	OPHELIA VERONICA DE RAVENIERE
PANSY ANGELA OGILVIE	PATERSON P FLETCHER	PATRICE ROBERTSON
PATRICIA PETERS	PATSY PATRICIA LEWIS	PETIPHA LEWIS-SMITH
RACHAEL STEWART	ROBERT IRVIN BENJAMIN	RUBY JEAN HARPER-NILES
RUBY MOORE	SANDRA ALTHEA JAMES	SANDRA BERNADETTE CHRISTINA MILLETTE
SANDRA DEE ST. CLAIR	SHERBIN JOSEPH	SHIRLEY BRATHWAITE
SONNIA PRINCE	SYLVESTER RAPHAEL JONES	TERENCE ALLISTER MOORE
TORANO JOEL ANTOINE	TROY ANTOINE	VELDA ANNE CLARKE
VILMA BARRITEAU	YVONNE ANASTASIA MALCOLM	YVONNE GLORIA HENRY

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ACB Grenada Bank Ltd
Summary Consolidated Financial Statements
September 30, 2025

Grant Thornton

Grant Thornton
11 Old Parham Road
P.O. Box 1531
St. John's, Antigua
West Indies

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F +1 268 462 1902

REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY FINANCIAL STATEMENTS

To the Shareholders of
ACB Grenada Bank Ltd.

Opinion
The summary financial statements, which comprise the summary statement of financial position as of September 30, 2025, the summary statements of comprehensive income, changes in equity and cash flows for the year then ended, and the related note, are derived from the audited financial statements of **ACB Grenada Bank Ltd.** for the year ended September 30, 2025.

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

Summary Financial Statements
The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors' 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 July 10, 2026. The audited financial statements are included in the 2025 Annual Report.

Management's Responsibility for the Summary Financial Statements
Management is responsible for the preparation of the summary financial statements on the basis described in Note 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
St. John's, Antigua
July 10, 2026

Audit | Tax | Advisory
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ACB Grenada Bank Ltd.
Summary Statement of Financial Position
As of September 30, 2025

(expressed in Eastern Caribbean dollars)

	2025 $	2024 $
Assets		
Cash and balances with the Central Bank	**47,853,022**	86,427,619
Due from other banks	**62,086,955**	95,394,511
Investment securities	**152,418,246**	72,567,275
Loans and advances	**154,910,217**	147,722,427
Property, plant and equipment	**6,944,312**	7,141,330
Right-of-use asset	**324,596**	641,168
Deferred tax asset	**–**	382,707
Pension asset	**814,276**	365,995
Other assets	**158,760**	99,438
Total Assets	**425,510,384**	410,742,470
Liabilities and Equity		
Liabilities		
Customers' deposits	**325,570,702**	323,176,032
Due to parent company	**1,351,979**	1,569,249
Provisions and other liabilities	**7,836,668**	9,616,294
Income tax payable	**3,242,882**	1,402,256
Deferred tax liability	**803,422**	–
Lease liabilities	**328,066**	632,980
Total Liabilities	**339,133,719**	336,396,811
Equity		
Share capital	**20,178,995**	20,178,995
Statutory reserve	**20,178,995**	18,266,207
Other reserves	**15,877,245**	11,295,672
Retained earnings	**30,141,430**	24,604,785
Total Equity	**86,376,665**	74,345,659
Total Liabilities and Equity	**425,510,384**	410,742,470

Approved for issue by the Board of Directors on July 6, 2026 and signed on its behalf by:

Chairman **Director**

Director

ACB Grenada Bank Ltd.
Summary Statement of Comprehensive Income
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	2025 $	2024 $
Interest income		
Income from loans and advances	**9,277,532**	8,861,026
Income from securities and from deposits with other banks	**7,536,439**	6,022,114
	16,813,971	14,883,140
Interest expense		
Customers' deposits	**2,301,064**	2,337,263
Interest expense – lease liability	**9,153**	16,076
	2,310,217	2,353,339
Net interest income	**14,503,754**	12,529,801
Other operating income	**12,417,195**	7,663,574
Total income	**26,920,949**	20,193,375
General and administrative expenses	**12,030,120**	9,662,022
Management fees	**1,200,000**	1,200,000
Directors' fees and expenses	**177,613**	169,087
Depreciation of property and equipment	**306,253**	360,241
Depreciation of right-of-use asset	**316,572**	316,572
Recovery of credit loss, net	**(1,689,861)**	(150,944)
(Recovery)/provision for impairment of other financial assets	**(2,225,161)**	44,034
Total expenses	**10,117,566**	11,601,015
Income before taxation	**16,803,383**	8,592,360
Current tax expense	**(2,430,154)**	(1,579,828)
Deferred tax expense	**(993,242)**	(50,104)
Taxation charge	**(3,423,396)**	(1,629,932)
Net income after taxation	**13,379,987**	6,962,428

ACB Grenada Bank Ltd.
Summary Statement of Comprehensive Income…*continued*
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	2025 $	2024 $
Net income after taxation	**13,379,987**	6,962,428
Other comprehensive income, net of taxes:		
Items that will not be reclassified subsequently to profit or loss, net of tax:		
Remeasurement gain on post-retirement benefit liability (net of taxes, $41,174 (2024: $51,717)	**105,877**	132,987
Remeasurement gain/(loss) on pension liability (net of taxes, $52,110 (2024: $15,036)	**133,996**	(38,665)
Property revaluation adjustment	**–**	585,603
Net change in unrealised gains on equity securities at fair value through other comprehensive income (net of taxes, $99,603 (2024: $3,947)	**256,121**	10,151
Other comprehensive income for the year, net of taxes	**495,994**	690,076
Total comprehensive income for the year	**13,875,981**	7,652,504
Basic and diluted earnings per share	**0.66**	0.35

ACB Grenada Bank Ltd
Summary Consolidated Financial Statements
September 30, 2025

ACB Grenada Bank Ltd.
Summary Statement of Cash Flows
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	2025 $	2024 $
Cash flows from operating activities		
Operating income before taxation	**16,803,383**	8,592,360
Items not affecting cash:		
Recovery of credit losses	**(1,689,861)**	(150,944)
Depreciation of property, plant, and equipment	**308,283**	360,244
Depreciation of right-of-use asset	**316,572**	316,572
Property and equipment cost adjustment – amounts expensed	**69,788**	207,528
Unrealized gain on FVTPL investments	**6,112**	(406,345)
Provision for impairment of other financial assets	**(2,225,161)**	44,034
Retirement benefit contribution	**(141,272)**	(149,432)
Pension income	**26,148**	37,469
Interest expense	**2,310,217**	2,353,339
Interest income	**(16,813,971)**	(14,883,140)
Cash flows used in operating activities before changes in operating assets and liabilities	**(1,029,765)**	(3,678,315)
Change in statutory deposit with the Central Bank	**7,426,813**	4,291,213
Change in loans and advances	**(5,852,749)**	(14,170,177)
Change in other assets	**(59,322)**	45,770
Change in lease liability	**18,307**	(1,045)
Change in customers' deposits	**2,395,561**	15,366,381
Change in provisions and other liabilities	**1,094,482**	646,954
Cash flows used in operating activities before interest	**3,993,327**	2,500,781
Interest received	**15,985,500**	14,011,147
Interest paid	**(2,301,955)**	(2,337,866)
Taxes paid	**(590,580)**	(377,606)
Principal payment of lease liabilities	**(332,374)**	(332,374)
Net cash flows generated from operating activities	**16,753,918**	13,464,082

ACB Grenada Bank Ltd.
Summary Statement of Changes in Equity
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	Share Capital $	Statutory reserve $	Other reserves $	Retained earnings $	Total equity $
Balance as of September 30, 2023	**20,178,995**	**16,873,721**	**10,285,213**	**20,162,386**	**67,500,315**
Net income after taxation for the year	–	–	–	6,962,428	6,962,428
Other comprehensive income:					
- Change in fair value on equity securities	–	–	10,151	–	10,151
- Revaluation gain on PPE	–	–	585,603	–	585,603
- Remeasurement of post- retirement benefit obligation	–	–	132,987	–	132,987
- Remeasurement of pension benefit liability	–	–	(38,665)	–	(38,665)
Total comprehensive loss for the year	–	–	690,076	–	690,076
Reserve for interest recognised on impaired loans	–	–	320,383	(320,383)	–
Transfer to statutory reserve	–	1,392,486	–	(1,392,486)	–
Transaction with owners					
Dividends paid during the year	–	–	–	(807,160)	(807,160)
Balance as of September 30, 2024	**20,178,995**	**18,266,207**	**11,295,672**	**24,604,785**	**74,345,659**

ACB Grenada Bank Ltd.
Summary Statement of Cash Flows…*continued*
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	2025 $	2024 $
Cash flows from investing activities		
Redemption of investment securities and term deposits	**59,697,728**	10,800,000
Purchase of property and equipment	**(181,050)**	(677,612)
Purchase of investment securities and term deposits	**(111,891,640)**	(52,480,280)
Proceeds from principal repayment on bonds	**810,000**	17,803,900
Net cash flows used in investing activities	**(51,564,962)**	(24,553,992)
Cash flows from financing activities		
Advance to parent company	**(217,270)**	(14,412,919)
Dividends paid during the year	**(1,533,603)**	(807,160)
Net cash flows generated used in financing activities	**(1,750,873)**	(15,220,079)
Net decrease in cash and cash equivalents	**(36,561,917)**	(26,309,989)
Cash and cash equivalents, beginning of year	**87,910,984**	114,220,973
Cash and cash equivalents, end of year	**51,349,067**	87,910,984

ACB Grenada Bank Ltd.
Summary Statement of Changes in Equity
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

	Share capital $	Statutory reserve $	Other reserves $	Retained earnings $	Total equity $
Balance as of September 30, 2024	**20,178,995**	**18,266,207**	**11,295,672**	**24,604,785**	**74,345,659**
Net income after taxation for the year	–	–	–	13,379,987	13,379,987
Other comprehensive income:					
- Change in fair value on equity securities	–	–	256,121	–	256,121
- Remeasurement of post-retirement benefit obligation	–	–	105,877	–	105,877
- Remeasurement of pension benefit liability	–	–	133,996	–	133,996
Total other comprehensive income for the year	–	–	495,994	–	495,994
Reserve for interest recognized on impaired loans	**–**	**–**	(311,372)	–	(311,372)
Increase in loan loss reserve	**–**	**–**	4,396,951	(4,396,951)	**–**
Transfer to statutory reserve	–	1,912,788	–	(1,912,788)	**–**
Transaction with owners					
Dividends paid during the year	**–**	**–**	–	(1,533,603)	(1,533,603)
Balance as of September 30, 2025	**20,178,995**	**20,178,995**	**15,877,245**	**30,141,430**	**86,376,665**

ACB Grenada Bank Ltd
Note to the Summary of Financial Statement
For the year ended September 30, 2025

(expressed in Eastern Caribbean dollars)

1 Basis of preparation

These summary financial statements are derived from the audited financial statements of ACB Grenada Bank Ltd. for the year ended September 30, 2025.

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading these summary financial statements and the auditors' report thereon, therefore is not a substitute for reading the audited financial statements and the auditors' report thereon dated July 10, 2026.

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