

**FirstCaribbean International Wealth  
Management Bank (Barbados) Limited  
Summarised Financial Statements**

For the year ended October 31, 2022

(expressed in thousands of United States dollars)



**FirstCaribbean  
International Bank**

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**REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS**

**TO THE SHAREHOLDER OF FIRSTCARIBBEAN INTERNATIONAL WEALTH MANAGEMENT  
BANK (BARBADOS) LIMITED**

**Opinion**

The accompanying summary financial statements, which comprise the summary statement of financial position as at 31 October, 2022, the summary statement of income, summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows for the year then ended, are derived from the audited financial statements of FirstCaribbean International Wealth Management Bank (Barbados) Limited for the year ended 31 October, 2022.

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 International Financial Reporting Standards ("IFRSs"). Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on the audited financial statements in our report dated 24 January 2023.

The audited financial statements and the summary financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**Responsibilities of Management for the Summary Financial Statements**

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

**Auditor's Responsibilities for the Audit of the Summary Financial Statements**

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.

The signature of Ernst &amp; Young Ltd is written in a black, cursive script. The letters are fluid and interconnected, with a prominent 'E' and 'Y'.

BARBADOS  
24 January 2023

**Note 1**

The summary financial statements are prepared in accordance with criteria developed by management. Under management's established criteria, management discloses the summary statement of financial position as at 31 October, 2022, the summary statement of income, summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows. These summary financial statements are derived from the audited financial statements of FirstCaribbean International Wealth Management Bank (Barbados) Limited for the year ended 31 October 2022, which are prepared in accordance with International Financial Reporting Standards.