

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2016

(Expressed in Barbados dollars)

25. Financial Risk Management, continued

25.2 Credit risk, continued

The tables below show the credit quality and aging analysis by class of financial assets.

	2016			
	Neither past due nor impaired	Past due but not impaired	Individually impaired	Total
Cash resources	\$ 128,343,666	-	-	128,343,666
Financial investments:				
Held to maturity	29,074,183	-	-	29,074,183
Loans and receivables	3,550,855	-	-	3,550,855
Loans and advances:				
Consumer	455,648,567	111,937,749	25,608,973	593,195,289
Mortgages	293,748,794	109,104,586	10,377,979	413,231,359
Business	<u>7,692,187</u>	<u>1,547,167</u>	<u>304,396</u>	<u>9,543,750</u>
Total	\$ <u>918,058,252</u>	<u>222,589,502</u>	<u>36,291,348</u>	<u>1,176,939,102</u>

	2015			
	Neither past due nor impaired	Past due but not impaired	Individually impaired	Total
Cash resources	\$ 108,772,406	-	-	108,772,406
Financial investments:				
Held to maturity	25,838,462	-	-	25,838,462
Loans and receivables	3,112,780	-	-	3,112,780
Loans and advances:				
Consumer	425,833,762	95,632,139	23,847,346	545,313,247
Mortgages	257,799,187	93,809,576	17,208,115	368,816,878
Business	<u>7,878,946</u>	<u>1,513,834</u>	<u>286,660</u>	<u>9,679,440</u>
Total	\$ <u>829,235,543</u>	<u>190,955,549</u>	<u>41,342,121</u>	<u>1,061,533,213</u>