

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2017

(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.

	2017			
	Neither past due nor impaired	Past due but not impaired	Individually impaired	Total
Cash resources	\$ 117,352,093	-	-	117,352,093
Financial investments:				
Held to maturity	28,536,207	-	-	28,536,207
Loans and receivables	3,716,414	-	-	3,716,414
Loans and advances:				
Consumer	513,406,516	112,559,729	29,351,782	655,318,027
Mortgages	306,063,306	119,886,958	11,595,711	437,545,975
Business	<u>20,977,827</u>	<u>1,939,466</u>	<u>333,017</u>	<u>23,250,310</u>
Total	<u>\$ 990,052,363</u>	<u>234,386,153</u>	<u>41,280,510</u>	<u>1,265,719,026</u>

	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>