

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Non-consolidated Financial Statements

For the year ended March 31, 2017

(Expressed in Barbados dollars)

24. Financial Risk Management, continued

Market risk, continued

Interest rate risk, continued

	2016					Total
	Up to 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Non-interest bearing	
Cash resources	\$ 49,511,549	48,622,522	4,028,158	-	-	102,162,229
Financial investments – Held-to-maturity	-	2,471,442	17,650,000	8,952,741	-	29,074,183
Loans and advances	18,523,795	29,718,531	211,981,543	557,614,901	-	817,838,770
Due from related companies	-	-	-	-	17,307,614	17,307,614
Other assets	-	-	-	-	5,112,570	5,112,570
Total assets	\$ 68,035,344	80,812,495	233,659,701	566,567,642	22,420,184	971,495,336
Deposits	\$ 459,528,786	84,320,773	286,521,344	32,528,788	-	862,899,691
Loans payable	699,074	2,125,387	11,224,805	8,234,049	-	22,283,315
Reimbursable shares	-	-	-	-	7,165,090	7,165,090
Other liabilities	-	-	-	-	8,558,025	8,558,025
Total liabilities	460,227,860	86,446,160	297,746,149	40,762,837	15,723,115	900,906,121
Interest rate gap	\$ (392,192,516)	(5,633,665)	(64,086,448)	525,804,805	6,697,069	70,589,245