



INDEPENDENT AUDITORS' REPORT (continued)

**To the Members of Barbados Public Workers' Co-operative Credit Union Limited,
continued**

Report on the Audit of the Consolidated Financial Statements, continued

**Auditors' Responsibilities for the Audit of the Consolidated Financial Statements,
continued**

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other Matter

This report is made solely to the Group's members, in accordance with Section 109 of the Co-operatives Societies Act of Barbados. Our audit work has been undertaken so that we might state to the Group's members those matters we are required to state to it in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the Group and the Group's members, for our audit work, for this report, or for the opinion we have formed.

A handwritten signature of the KPMG firm, written in dark ink.

Chartered Accountants
Bridgetown, Barbados
May 30, 2019