

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2019

(Expressed in Barbados dollars)

26. Financial Risk Management, continued

26.2 Credit risk, continued

Credit quality by class of financial assets, continued

	2018			
	Neither past due nor impaired	Past due but not impaired	Individually impaired	Total
Cash resources	\$ 156,888,167	-	-	156,888,167
Financial investments:				
Held to maturity	25,993,354	-	-	25,993,354
Loans and receivables	3,958,401	-	-	3,958,401
Loans and advances:				
Consumer	538,616,695	127,044,785	38,265,140	703,926,620
Mortgages	351,340,875	94,369,385	17,591,413	463,301,673
Business	<u>18,407,460</u>	<u>6,883,915</u>	<u>1,058,416</u>	<u>26,349,791</u>
Total	<u>\$ 1,095,204,952</u>	<u>228,298,085</u>	<u>56,914,969</u>	<u>1,380,418,006</u>

Aging analysis of past due but not impaired loans and advances:

	2019				
	1-30 days	31-60 days	61-90 days	Over 90 days	Total
Loans and advances:					
Loans and advances:					
Consumer	\$ 80,747,162	27,950,468	8,987,385	13,355,061	131,040,076
Mortgages	46,086,832	39,210,443	6,196,774	17,560,858	109,054,907
Business	<u>1,671,499</u>	<u>4,010,573</u>	<u>79,368</u>	<u>3,980,780</u>	<u>9,742,220</u>
Total	<u>\$ 128,505,493</u>	<u>71,171,484</u>	<u>15,263,527</u>	<u>34,896,699</u>	<u>249,837,203</u>

	2018				
	1-30 days	31-60 days	61-90 days	Over 90 days	Total
Loans and advances:					
Consumer	\$ 83,293,282	22,869,201	7,192,457	13,689,845	127,044,785
Mortgages	54,222,088	18,318,294	5,286,071	16,542,932	94,369,385
Business	<u>1,967,284</u>	<u>2,312,013</u>	<u>65,836</u>	<u>2,538,782</u>	<u>6,883,915</u>
Total	<u>\$ 139,482,654</u>	<u>43,499,508</u>	<u>12,544,364</u>	<u>32,771,559</u>	<u>228,298,085</u>