

# 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)

	IFRS 9 – 2019			IAS 39- 2018
	Stage 1	Stage 2	Stage 3	
<b>26. Financial Risk Management, continued</b>				
<b>26.2 Credit risk, continued</b>				
<i>Credit Quality Analysis, continued</i>				
<b>Term deposits measured at amortized cost</b>				
Standards & Poor's rating:				
<i>Not rated</i>	\$ 30,054,285	-	-	38,238,283
<i>Gross term deposits</i>	30,054,285	-	-	38,238,283
<i>Expected credit losses allowance</i>	(22,551)	-	-	-
<i>Net term deposits</i>	\$ 30,031,734	-	-	38,238,283