



INDEPENDENT AUDITORS' REPORT continued

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

Report on the Audit of the Non-Consolidated Financial Statements, continued

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

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 Credit Union'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 Credit Union'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 Credit Union and the Credit Union'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 a stylized, cursive-like font.

Chartered Accountants
Bridgetown, Barbados
May 30, 2019