

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Non-consolidated Financial Statements

For the year ended March 31, 2019

(Expressed in Barbados dollars)

24. Financial Risk Management, continued

Credit risk, continued

	2018			
	Neither past due nor impaired	Past due but not impaired	Individually impaired	Total
Cash resources	\$ 135,632,287	-	-	135,632,287
Financial investments:				
Held-to-maturity	25,993,354	-	-	25,993,354
Loans and advances:				
Consumer	499,635,830	123,747,852	35,785,211	659,168,893
Mortgages	229,774,916	71,013,370	12,141,121	312,929,407
Business	<u>2,230,390</u>	<u>2,218,519</u>	<u>318,686</u>	<u>4,767,595</u>
Total	\$ <u>893,266,777</u>	<u>196,979,741</u>	<u>48,245,018</u>	<u>1,138,491,536</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:					
Consumer	\$ 80,530,072	23,440,605	8,987,385	12,556,229	125,514,291
Mortgages	44,861,114	17,179,233	6,187,660	11,357,758	79,585,765
Business	<u>299,734</u>	<u>666,510</u>	<u>79,368</u>	<u>542,818</u>	<u>1,588,430</u>
Total	\$ <u>125,690,920</u>	<u>41,286,348</u>	<u>15,254,413</u>	<u>24,456,805</u>	<u>206,688,486</u>

	2018				
	1-30 days	31-60 days	61-90 days	Over 90 days	Total
Loans and advances:					
Consumer	\$ 81,254,946	21,969,890	7,044,915	13,478,101	123,747,852
Mortgages	42,867,650	15,056,991	3,769,891	9,318,838	71,013,370
Business	<u>613,327</u>	<u>713,823</u>	<u>65,836</u>	<u>825,533</u>	<u>2,218,519</u>
Total	\$ <u>124,735,923</u>	<u>37,740,704</u>	<u>10,880,642</u>	<u>23,622,472</u>	<u>196,979,741</u>