

# 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

### Market risk, continued

### Interest rate risk, continued

A summary of the Credit Union's interest rate gap position is as follows:

	2019					Total
	Up to 3 months	Within 3 - 12 months	Within 1 - 5 years	Over 5 years	Non-interest bearing	
Cash resources	\$ 203,573,879	22,711,627	7,363,878	-	-	233,649,384
Financial investments						
Debt securities - amortized cost	-	-	5,858,261	13,709,894	-	19,568,155
Loans and advances	38,681,345	66,316,547	227,490,094	665,047,276	-	997,535,262
Due from related companies	-	-	-	-	19,313,205	19,313,205
Other assets	-	-	-	-	9,279,763	9,279,763
<b>Total assets</b>	<b>\$ 242,255,224</b>	<b>89,028,174</b>	<b>240,712,233</b>	<b>678,757,170</b>	<b>28,592,968</b>	<b>1,279,345,769</b>
Deposits	\$ 586,492,955	108,747,721	444,527,700	35,235,368	-	1,175,003,744
Reimbursable shares	-	-	-	-	12,289,404	12,289,404
Other liabilities	-	-	-	-	10,788,270	10,788,270
<b>Total liabilities</b>	<b>586,492,955</b>	<b>108,747,721</b>	<b>444,527,700</b>	<b>35,235,368</b>	<b>23,077,674</b>	<b>1,198,081,418</b>
Interest rate gap	\$ (344,237,731)	(19,719,547)	(203,815,467)	643,521,802	5,151,294	81,264,351