

# 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

	2018						Total
	Up to 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Non-interest bearing		
Cash resources	\$ 99,283,930	32,283,224	4,065,133	-	-	-	135,632,287
Financial investments – Held-to-maturity	-	2,066,457	13,172,423	10,754,474	-	-	25,993,354
Loans and advances	24,896,177	39,787,626	236,898,257	656,485,007	-	-	958,067,067
Due from related companies	-	-	-	-	18,632,116	-	18,632,116
Other assets	-	-	-	-	8,794,808	-	8,794,808
<b>Total assets</b>	<b>\$ 124,180,107</b>	<b>74,137,307</b>	<b>254,135,813</b>	<b>667,239,481</b>	<b>27,426,924</b>	<b>1,147,119,632</b>	
Deposits	\$ 540,770,883	99,677,622	381,354,944	34,043,810	-	-	1,055,847,259
Reimbursable shares	-	-	-	-	9,761,121	-	9,761,121
Other liabilities	-	-	-	-	10,085,442	-	10,085,442
<b>Total liabilities</b>	<b>540,770,883</b>	<b>99,677,622</b>	<b>381,354,944</b>	<b>34,043,810</b>	<b>19,846,563</b>	<b>1,075,693,822</b>	
Interest rate gap	\$ (416,590,776)	(25,540,315)	(127,219,131)	633,195,671	7,580,361	71,425,810	