TRUST PAYMENTS LTD

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

27. Financial instruments - fair values and risk management

27.1 Liquidity risk management

Liquidity and interest risk tables

The following tables detail the group's remaining contractual maturity for its non-derivative financial liabilities with agreed repayment periods. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the group can be required to pay. The tables include both interest and principal cash flows. To the extent that interest flows are floating rate, the undiscounted amount is derived from interest rate curves at the end of the reporting period. The contractual maturity is based on the earliest date on which the group may be required to pay.

	Carrying amount	Total '	I - 3 months	3 - 12 months	1 - 2 years	2 - 5 years	More than 5 years
31 December 2021	£	£	£	£	£	£	£
Secured bank loans	97,539,716	128,108,693	-	-	128,108,693	-	-
Finance lease liabilities	3,745,424	5,218,308	96,480	472,248	756,293	2,154,642	1,738,645
Trade payables	9,110,143	9,110,143	9,110,143	-	-	-	-
Other payables	110,256,615	110,256,615	110,256,615	-	-	-	-
	220,651,898	252,693,759	119,463,238	472,248	128,864,986	2,154,642	1,738,645