

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2014

(Expressed in Barbados dollars)

24. Financial Risk Management...(continued)

24.3 Liquidity risk and funding management... (continued)

Liquidity Risk – Financial Liabilities

		2014				
		Up to 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Total
Deposits	\$	458,614,833	63,357,191	301,817,985	96,264,373	920,054,382
Loans payable		5,063,111	4,024,416	26,606,947	55,539,651	91,234,125
Reimbursable shares		-	-	5,351,432	-	5,351,432
Other liabilities		2,014,516	7,396,216	-	2,543,327	11,954,059
	\$	<u>465,692,460</u>	<u>74,777,823</u>	<u>333,776,364</u>	<u>154,347,351</u>	<u>1,028,593,998</u>
		2013				
		Up to 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Total
Deposits	\$	484,641,716	83,533,054	220,471,268	50,616,346	839,262,384
Loans payable		1,929,909	5,705,827	30,172,129	67,940,810	105,748,675
Reimbursable shares		-	-	5,726,048	-	5,726,048
Other liabilities		6,712,026	4,695,194	-	-	11,407,220
	\$	<u>493,283,651</u>	<u>93,934,075</u>	<u>256,369,445</u>	<u>118,557,156</u>	<u>962,144,327</u>