

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Non-consolidated Financial Statements

For the year ended March 31, 2015

(Expressed in Barbados dollars)

24. Financial Risk Management...(continued)

Liquidity risk and funding management...(continued)

Liquidity risk – Financial liabilities

		2015				
		Within 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Total
Deposits	\$	439,898,316	57,440,521	290,115,014	67,479,818	854,933,669
Loans payable		1,294,927	3,858,569	19,637,463	23,916,873	48,707,832
Reimbursable shares		-	-	6,700,221	-	6,700,221
Other liabilities		-	5,098,453	-	2,320,167	7,418,620
	\$	<u>441,193,243</u>	<u>66,397,543</u>	<u>316,452,698</u>	<u>93,716,858</u>	<u>917,760,342</u>
		2014				
		Within 3 months	Within 3-12 months	Within 1-5 years	Over 5 years	Total
Deposits	\$	437,551,212	43,336,394	254,423,149	57,825,354	793,136,109
Loans payable		5,023,152	3,996,839	22,730,389	29,383,545	61,133,925
Reimbursable shares		-	-	5,351,432	-	5,351,432
Other liabilities		-	5,424,060	-	2,543,327	7,967,387
	\$	<u>442,574,364</u>	<u>52,757,293</u>	<u>282,504,970</u>	<u>89,752,226</u>	<u>867,588,853</u>