

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2016

(Expressed in Barbados dollars)

25. Financial Risk Management, continued

25.3 Liquidity risk and funding management, continued

Liquidity Risk – Financial Liabilities

	2016				Total
	Within 3 months	Within 3 -12 months	Within 1-5 years	Over 5 years	
Deposits	\$ 521,405,110	187,341,653	367,868,680	59,890,752	1,136,506,195
Loans payable	955,431	2,841,918	18,121,541	40,597,665	62,516,555
Reimbursable shares	-	-	7,165,090	-	7,165,090
Other liabilities	1,844,657	7,675,691	-	3,196,129	12,716,477
	\$ 524,205,198	197,859,262	393,155,311	103,684,546	1,218,904,317
	2015				Total
	Within 3 months	Within 3 -12 months	Within 1-5 years	Over 5 years	
Deposits	\$ 491,809,391	114,652,342	321,594,032	67,606,246	995,662,011
Loans payable	1,316,027	3,879,035	22,705,506	48,615,783	76,516,351
Reimbursable shares	-	-	6,700,221	-	6,700,221
Other liabilities	1,935,004	5,768,326	-	2,320,167	10,023,497
	\$ 495,060,422	124,299,703	350,999,759	118,542,196	1,088,902,080