

BARBADOS PUBLIC WORKERS' CO-OPERATIVE CREDIT UNION LIMITED

Notes to the Consolidated Financial Statements

For the year ended March 31, 2017

(Expressed in Barbados dollars)

25. Financial Risk Management, continued

25.3 Liquidity risk and funding management, continued

Liquidity Risk – Financial Liabilities

	2017				<u>Total</u>
	Within 3 months	Within 3 -12 months	Within 1-5 years	Over 5 years	
Deposits	\$ 579,539,712	177,510,520	400,424,358	57,631,799	1,215,106,389
Loans payable	134,988	401,125	5,041,618	31,374,668	36,952,399
Reimbursable shares	-	-	7,875,475	-	7,875,475
Other liabilities	<u>5,324,878</u>	<u>5,172,799</u>	<u>-</u>	<u>3,208,731</u>	<u>13,706,408</u>
	<u>\$ 584,999,578</u>	<u>183,084,444</u>	<u>413,341,451</u>	<u>92,215,198</u>	<u>1,273,640,671</u>
	2016				<u>Total</u>
	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	<u>1,844,657</u>	<u>7,675,691</u>	<u>-</u>	<u>3,196,129</u>	<u>12,716,477</u>
	<u>\$ 524,205,198</u>	<u>197,859,262</u>	<u>393,155,311</u>	<u>103,684,546</u>	<u>1,218,904,317</u>