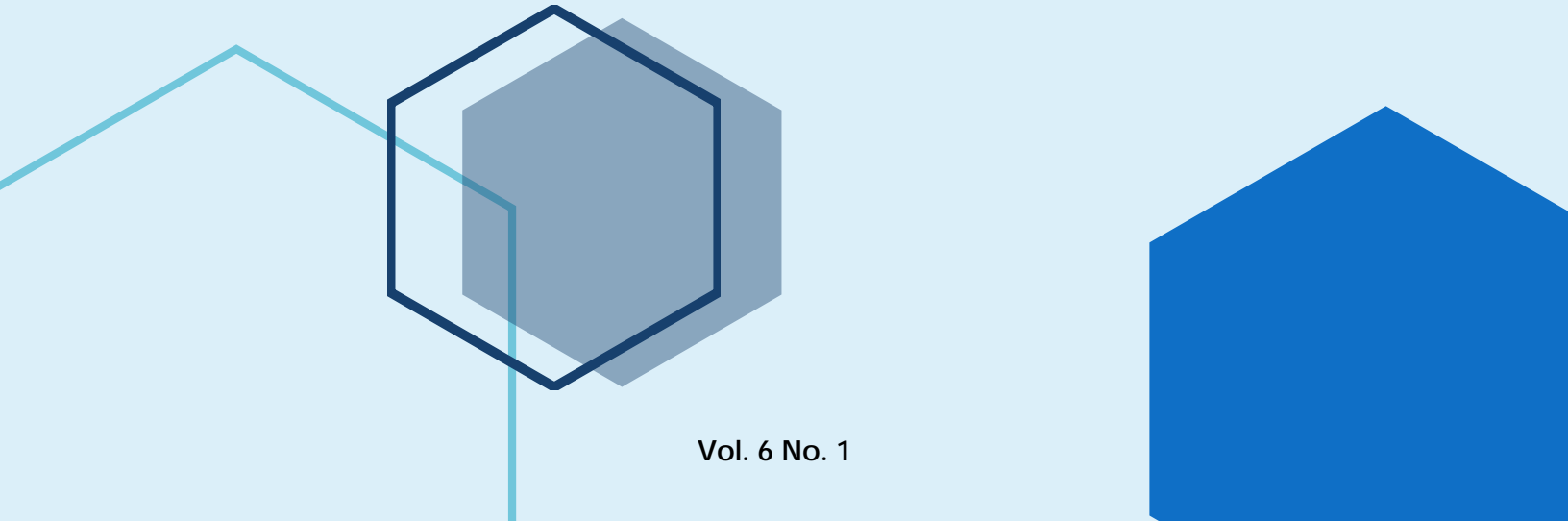




Financial Services Commission

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The following symbols and conventions are used throughout this report:

1. n/a not available
2. - nil
3. r revised

Due to rounding, the sum of separate items may differ from the total

Table 1.
Key Domestic Banking Indicators

BALANCE SHEET TRENDS	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17
Assets:	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Total Assets (net)	2,316,583	2,175,961	2,177,637	2,218,493	2,178,144	1,854,263
<i>Risk-Weighted Assets</i>	1,157,530	1,090,453	1,088,074	1,114,599	1,115,437	998,713
Loans (gross)	858,780	868,944	868,580	873,938	878,073	874,352
Non-Performing Loans	49,882	46,890	51,423	56,015	82,352	67,518
Past Due Loans	132,678	102,039	88,456	83,071	132,909	77,747
Provisions for Loan Losses	(26,030)	(24,991)	(39,312)	(41,979)	(45,401)	(43,667)
Specific -	(17,703)	(11,877)	(19,393)	(22,287)	(25,239)	(22,107)
General -	(8,327)	(13,114)	(19,919)	(19,692)	(20,162)	(21,560)
Cash & Cheques in Course of Collection	26,088	23,914	21,264	29,536	22,869	21,631
Placements	1,341,959	1,196,438	1,189,437	1,209,728	1,174,971	864,491
Investments	72,145	72,054	99,984	110,022	106,512	100,972
Liquid Assets	1,305,383	1,173,424	1,171,147	1,264,150	1,202,226	870,305
Fixed Assets	13,344	13,541	13,339	12,943	12,626	12,728
Other Assets	30,297	26,061	24,345	24,305	28,494	23,756
Funding						
Deposits	1,419,508	1,303,013	1,332,049	1,392,132	1,371,399	1,284,998
Borrowings	567,712	533,281	526,331	519,250	507,591	279,078
Other Liabilities	27,099	26,481	26,558	29,485	33,997	26,885
Total Qualifying Capital	305,872	318,154	297,468	282,776	270,610	267,613
Tier 1 Capital	276,772	302,574	246,441	247,501	246,779	251,558
Tier 2 Capital	29,100	15,580	51,027	35,275	23,831	16,055
Shareholders' Equity/Total Capital	302,264	313,186	292,699	277,626	265,157	263,302
Paid-up Capital	94,000	94,000	94,000	94,000	94,000	94,000
Statutory Reserve Fund	82,304	75,775	74,334	74,334	74,334	70,572
Other Reserves & Undistributed Profits	125,960	143,411	124,365	109,292	96,823	98,730
PROFIT AND LOSS : US\$'000						
Total Income:	28,212	27,244	27,115	26,053	24,203	23,633
Interest Income (for the quarter)	21,400	21,086	20,867	19,657	17,888	16,383
Interest Expense (for the quarter)	3,670	3,496	3,287	2,739	2,019	1,076
Net Interest Income (for the quarter)	17,730	17,590	17,580	16,918	15,869	15,307
Non-Interest / Overhead Expenses (for the quarter)	8,865	17,476	7,695	11,378	11,884	15,984
Total Non-Interest Income (for the quarter)	6,812	6,158	6,248	6,396	6,315	7,250
Profits (for the quarter)	15,677	6,272	16,133	11,936	10,300	6,573
KEY RATIOS:						
Capital Adequacy:	%	%	%	%	%	%
Primary (Tier 1) Ratio	23.9	27.7	22.6	22.2	22.1	25.2
Risk Weighted Capital Adequacy (RWCA) Ratio	26.4	29.2	27.3	25.4	24.3	26.8
NPLs - Specific Provisions : Total Capital	10.6	11.2	10.9	12.1	21.5	17.2
Asset Quality:						
PDLS : Total Loans	15.4	11.7	10.2	9.5	15.1	8.9
NPLs: Total Loans	5.8	5.4	5.9	6.4	9.4	7.7
Specific Provisions : NPLs	35.5	25.3	37.7	39.8	30.6	32.7
Total Provisions : NPLs	52.2	53.3	76.4	74.9	55.1	64.7
Liquidity:						
Liquid Assets: Total Assets (%)	56.3	53.9	53.8	57.0	55.2	46.9
Liquid Assets: Total Deposits (%)	65.7	63.9	63.0	66.1	64.0	55.6
Total Loans : Total Deposits	60.5	66.7	65.2	62.8	64.0	68.0

Source: TCI Financial Services Commission -- Banking Department

Table 2.

Domestic Bank: Balance Sheet
(in US \$000s)

End of Period	2019	2018				2017		
	Mar	Dec	Sep	Jun	Mar	Dec	Sep	Jun
Total Assets (net of provisions)	2,316,583	2,175,961	2,177,637	2,218,493	2,178,144	1,854,263	1,741,822	1,694,040
Net Foreign Assets	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net Claims on TCI Government/ Public Sector	(262,684)	(229,304)	(218,395)	(199,327)	(170,389)	(142,910)	(155,060)	(130,258)
Treasury Bills	-	-	-	-	-	-	-	-
Other Securities	-	-	-	-	-	-	-	-
Loans and Advances	15,466	17,675	19,884	22,094	24,303	26,512	28,723	30,931
Less: Deposits	278,150	246,979	238,279	221,421	194,692	169,422	183,783	161,189
Net Claims on Rest of Public Sector	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Securities	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans and Advances	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Less: Deposits	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Loans to the Private Sector	843,314	851,269	848,696	851,844	853,770	847,840	821,426	812,768
Deposits from Private Sector	1,141,358	1,056,034	1,093,770	1,170,711	1,176,707	1,115,576	1,025,046	1,041,373
Private Business Firms	764,139	670,568	707,030	760,445	763,348	682,192	603,780	652,701
Private Individuals	372,802	362,042	370,634	390,872	385,244	396,116	382,838	349,591
Non-Profit Organizations	4,417	23,424	16,106	19,394	28,115	37,268	38,428	39,081
Private Capital and Surplus	305,238	313,186	292,699	277,626	265,157	263,302	268,082	258,053

Table 3.
Domestic Banks' Consolidated Income Statement
(U.S. \$ 000's)

	2019	2018				2017		
	Mar	Dec	Sep	Jun	Mar	Dec	Sep	Jun
1. Interest Income	21,400	21,086	20,867	19,657	17,888	16,383	14,994	14,805
2. Interest Expense	3,670	3,496	3,287	2,739	2,019	1,076	757	852
3. Interest Margin (1-2)	17,730	17,590	17,580	16,918	15,869	15,307	14,237	13,953
4. Other Operating Income (Fees, Commissions, & FX Income)	6,307	5,095	5,679	5,793	5,845	5,035	5,506	6,305
5. Gross Earnings Margins (3+4)	24,037	22,685	23,259	22,711	21,714	20,342	19,743	20,258
Total Expense	12,535	20,972	10,982	14,117	13,903	17,060	10,687	12,355
6. Personnel Expenses	3,503	3,426	3,668	3,330	3,208	3,256	3,274	3,193
7. Depreciation Costs	361	343	347	282	290	321	427	399
8. Provisions for Bad Debt	(4,037)	(189)	(2,608)	(54)	629	5,080	2,014	1,758
9. Other Operating Costs	9,038	13,896	6,288	7,820	7,757	7,327	4,215	6,153
10. Total Operating Costs (6+7+8+9)	8,865	17,476	7,695	11,378	11,884	15,984	9,930	11,503
11. Net Earning Margin (5-10)	15,172	5,209	15,564	11,333	9,830	4,358	9,813	8,755
12. Other Income	505	1,063	569	603	470	2,215	216	202
13. Net Income (11+12)	15,677	6,272	16,133	11,936	10,300	6,573	10,029	8,957
Average Net Assets	2,246,272	2,176,799	2,198,065	2,198,319	2,016,203	1,798,042	1,717,931	1,661,771
Interest Margin	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%
Other Operating Income (Fees, Commissions & FX Income)	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Gross Earnings Margin	1.1%	1.0%	1.1%	1.0%	1.1%	1.1%	1.1%	1.2%
Operating Costs	0.4%	0.8%	0.4%	0.5%	0.6%	0.9%	0.6%	0.7%
Net Earnings Margin	0.7%	0.2%	0.7%	0.5%	0.5%	0.2%	0.6%	0.6%
Net Income	0.7%	0.3%	0.7%	0.5%	0.5%	0.4%	0.6%	0.6%

Source: TCI Financial Services Commission -- Banking Department

Table 4.
Domestic Banks' Credit by Sector (in US\$ 000's)

Sector	2019	2018				2017		
	Mar	Dec	Sep	Jun	Mar	Dec	Sep	Jun
Agriculture	-	-	-	-	-	-	-	-
Fisheries	185	216	215	221	232	246	286	314
Mining and Quarrying	-	-	-	-	-	-	-	-
Manufacturing	860	876	881	868	881	882	901	895
Public Utilities	57,572	57,170	52,828	50,647	41,763	29,650	10,657	7,816
Construction & Land Development	83,546	107,211	108,356	105,558	105,321	105,902	99,596	118,348
Distributive Trades	44,050	30,579	28,363	27,783	24,782	25,512	25,652	25,977
Tourism	68,074	69,271	71,577	74,569	73,334	76,831	75,750	53,333
Entertainment & Catering	1,578	1,618	1,691	1,660	1,699	1,729	1,772	1,814
Transport (& Storage)	38,566	38,374	35,731	35,035	35,123	37,463	37,271	38,828
Financial Institutions	705	-	-	-	-	-	3,088	3,133
Professional & Other Services	87,477	82,304	76,333	85,694	86,330	86,100	86,889	84,679
Gov't Services/Public Admin.	15,466	17,675	19,884	22,094	24,303	26,512	28,723	30,931
Personal	460,701	463,650	472,721	469,809	484,305	483,525	479,564	477,631
a. Acquisition of Property	265,344	391,778	391,893	393,639	406,772	413,257	410,476	414,382
(i) Home Construction & Renovation	37,036	97,035	97,460	97,936	97,717	101,846	96,303	96,181
(ii) House, Condo or Land Purchases	228,308	294,743	294,433	295,703	309,055	311,411	314,173	318,201
b. Durable Consumer Goods	10,874	13,451	13,281	15,100	14,022	12,118	16,836	11,797
(i) Vehicles	5,460	4,809	4,658	4,696	4,407	4,325	4,217	4,571
(ii) Other	5,414	8,642	8,623	10,404	9,615	7,793	12,619	7,226
c. Other Personal	158,561	31,407	39,889	34,544	37,116	58,150	52,252	51,452
d. Credit Cards	25,922	27,014	27,658	26,526	26,395			
Total	858,780	868,944	868,580	873,938	878,073	874,352	850,149	843,699
Growth (%)	-1.2	0.0	(0.6)	(0.5)	0.4	2.8	0.8	(2.6)

Source: TCI Financial Services Commission -- Banking Department

NB: The information for prior periods may have changed due to revisions after the reporting date.

Table 5.
Domestic Banks' Deposits by Type (In US \$000's)

Deposits	2019	2018				2017		
	Mar	Dec	Sep	Jun	Mar	Dec	Sep	Jun
RESIDENTS	1,145,688	1,035,226	1,071,448	1,114,791	1,097,022	984,434	927,469	938,897
Government	171,330	151,352	138,938	135,889	107,884	92,706	103,676	86,138
Statutory Bodies	84,809	70,598	76,435	60,215	65,059	58,054	55,439	53,844
National Insurance Board	22,011	25,029	22,906	25,317	21,749	18,662	24,668	21,207
Private Business Firms	577,199	511,455	540,721	598,789	597,363	511,756	461,097	521,609
Private Individuals	289,368	276,002	291,901	293,760	304,068	302,363	281,447	255,098
Non-Profit Organizations	971	786	547	821	899	893	1,142	1,001
NON-RESIDENTS	273,820	267,787	260,601	277,341	274,377	300,564	281,360	263,665
Public Sector	-	-	-	-	-	-	-	-
Private Business Firms	186,940	159,113	166,309	161,656	165,985	170,436	142,683	131,092
Private Individuals	83,434	86,036	78,733	97,112	81,176	93,753	101,391	94,493
Non-Profit Organizations	3,446	22,638	15,559	18,573	27,216	36,375	37,286	38,080
Total Deposits	1,419,508	1,303,013	1,332,049	1,392,132	1,371,399	1,284,998	1,208,829	1,202,562
Growth (%)	8.9	(2.2)	(4.3)	1.5	6.7	6.3	0.5	4.2

Source: TCI Financial Services Commission -- Banking Department

NB: The information for prior periods may have changed due to revisions after the reporting date.

Table 6.
Domestic Banks' Total Deposits by Category
(US\$'000s)

Category	2019	2018				2017		
	Mar	Dec	Sep	Jun	Mar	Dec	Sep	Jun
Demand	841,991	727,641	754,507	825,811	830,980	772,297	738,657	732,522
Domestic Currency	811,208	688,866	711,999	779,380	781,389	716,891	677,027	668,755
Foreign Currency	30,783	38,775	42,508	46,431	49,591	55,406	61,630	63,767
Time	278,199	307,222	299,802	295,553	253,766	244,694	242,465	240,941
Domestic Currency	266,812	275,212	267,024	266,486	225,100	216,495	218,835	221,022
Foreign Currency	11,387	32,010	32,778	29,067	28,666	28,199	23,630	19,919
Savings	299,318	268,150	277,740	270,768	286,653	268,007	227,707	229,099
Domestic Currency	275,930	262,409	272,911	265,801	279,467	261,467	223,464	223,666
Foreign Currency	23,388	5,741	4,829	4,967	7,186	6,540	4,243	5,433
Total Deposits	1,419,508	1,303,013	1,332,049	1,392,132	1,371,399	1,284,998	1,208,829	1,202,562
Currency								
Domestic Currency	1,353,950	1,226,487	1,251,934	1,311,667	1,285,956	1,194,853	1,119,326	1,113,443
Foreign Currency	65,588	76,526	80,115	80,465	85,443	90,145	89,503	89,119
Total Deposits	1,419,508	1,303,013	1,332,049	1,392,132	1,371,399	1,284,998	1,208,829	1,202,562
Growth (%)	8.9	(4.3)	1.5	6.7	0.5	4.2	8.9	(6.1)

Source: TCI Financial Services Commission -- Banking Department
 NB: Data for prior periods may have changed due to revisions after the reporting date.

Table 7.
Remittance Outflows by Country (US\$ - Actual Amounts)

Country	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Bahamas	569,042	555,867	538,617	572,882	549,175	474,944	378,558	400,593
Canada	236,681	217,007	169,876	205,839	181,892	169,632	146,417	169,269
Dominican Republic	7,994,411	8,108,821	7,558,716	8,043,781	7,974,609	7,884,295	6,055,788	6,790,563
Haiti	9,779,497	11,029,603	10,587,865	11,018,233	10,890,460	10,701,275	7,870,821	8,632,651
Jamaica	3,880,638	3,422,307	3,335,282	3,461,971	3,600,154	2,916,052	2,577,141	2,997,869
Philippines	3,574,475	3,253,806	3,080,549	3,353,989	3,343,314	2,896,276	2,765,792	3,242,299
United Kingdom	425,859	384,219	282,857	292,768	282,381	286,869	161,652	262,235
United States of America	3,271,911	3,740,856	3,326,903	3,204,209	3,108,555	3,525,416	2,661,960	2,950,907
Other	2,328,224	2,394,526	2,166,914	2,593,454	2,293,284	2,136,301	1,539,725	1,863,589
Totals	32,060,739	33,107,012	31,047,578	32,747,126	32,223,824	30,991,059	24,157,854	27,309,976

Source: TCI Financial Services Commission -- Banking Department

Table 8
Remittance Outflows by Country (Percentage)

Country	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Bahamas	1.77%	1.68%	1.73%	1.75%	1.70%	1.53%	1.57%	1.47%
Canada	0.74%	0.66%	0.55%	0.63%	0.56%	0.55%	0.61%	0.62%
Dominican Republic	24.94%	24.49%	24.35%	24.56%	24.75%	25.44%	25.07%	24.86%
Haiti	30.50%	33.32%	34.10%	33.65%	33.80%	34.53%	32.58%	31.61%
Jamaica	12.10%	10.34%	10.74%	10.57%	11.17%	9.41%	10.67%	10.98%
Philippines	11.15%	9.83%	9.92%	10.24%	10.38%	9.35%	11.45%	11.87%
United Kingdom	1.33%	1.16%	0.91%	0.89%	0.88%	0.93%	0.67%	0.96%
United States of America	10.21%	11.30%	10.72%	9.78%	9.65%	11.38%	11.02%	10.81%
Other	7.26%	7.23%	6.98%	7.92%	7.11%	6.89%	6.37%	6.82%
Totals	100%	100%	100%	100%	100%	100%	100%	100%

Source: TCI Financial Services Commission -- Banking Department

Table 9.
Remittances Inflows by Country (US\$ - Actual Amounts)

Country	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Bahamas	130,277	120,588	162,925	139,469	105,167	154,188	151,799	126,044
Canada	90,415	86,390	71,689	77,336	61,289	86,469	92,152	67,014
Dominican Republic	83,218	47,570	59,193	56,201	46,186	51,205	44,319	62,597
Haiti	205,926	229,003	212,450	162,204	233,379	269,483	233,573	215,375
Jamaica	32,316	41,954	39,860	37,859	41,964	54,252	34,194	34,873
Philippines	7,065	11,166	5,094	5,224	6,107	3,217	10,761	4,295
United Kingdom	45,105	61,240	44,133	57,441	56,306	68,688	56,950	51,235
United States of America	1,041,199	914,669	804,198	963,115	920,628	1,002,466	966,110	861,950
Other	331,900	440,721	423,363	401,735	334,104	388,974	413,847	332,669
Totals	1,967,421	1,953,301	1,822,905	1,900,584	1,805,130	2,078,942	2,003,705	1,756,052

Source: TCI Financial Services Commission -- Banking Department

Table 10.
Remittances Inflows by Country (Percentage)

Country	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Bahamas	6.62%	6.17%	8.94%	7.34%	5.83%	7.42%	7.58%	7.18%
Canada	4.60%	4.42%	3.93%	4.07%	3.40%	4.16%	4.60%	3.82%
Dominican Republic	4.23%	2.44%	3.25%	2.96%	2.56%	2.46%	2.21%	3.56%
Haiti	10.47%	11.72%	11.65%	8.53%	12.93%	12.96%	11.66%	12.26%
Jamaica	1.64%	2.15%	2.19%	1.99%	2.32%	2.61%	1.71%	1.99%
Philippines	0.36%	0.57%	0.28%	0.27%	0.34%	0.15%	0.54%	0.24%
United Kingdom	2.29%	3.14%	2.42%	3.02%	3.12%	3.30%	2.84%	2.92%
United States of America	52.92%	46.83%	44.12%	50.67%	51.00%	48.22%	48.22%	49.08%
Other	16.87%	22.56%	23.22%	21.14%	18.51%	18.71%	20.65%	18.94%
Totals	100%	100%	100%	100%	100%	100%	100%	100%

Source: TCI Financial Services Commission -- Banking Department

Table 11.

Net Remittances by Country (US\$ - Actual Amounts)

COUNTRY	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17	Jun-17
Bahamas	(438,765)	(435,279)	(375,692)	(433,413)	(444,008)	(320,756)	(226,759)	(274,549)
Canada	(146,266)	(130,616)	(98,187)	(128,503)	(120,603)	(83,163)	(54,265)	(102,255)
Dominican Republic	(7,911,193)	(8,061,251)	(7,499,523)	(7,987,580)	(7,928,423)	(7,833,090)	(6,011,469)	(6,727,966)
Haiti	(9,573,571)	(10,800,600)	(10,375,414)	(10,856,029)	(10,657,081)	(10,431,792)	(7,637,247)	(8,417,276)
Jamaica	(3,848,322)	(3,380,353)	(3,295,422)	(3,424,112)	(3,558,190)	(2,861,800)	(2,542,947)	(2,962,996)
Philippines	(3,567,410)	(3,242,641)	(3,075,455)	(3,348,765)	(3,337,207)	(2,893,059)	(2,755,031)	(3,238,004)
United Kingdom	(380,754)	(322,979)	(238,723)	(235,327)	(226,075)	(218,181)	(104,702)	(211,000)
United States of America	(2,230,712)	(2,826,188)	(2,522,705)	(2,241,094)	(2,187,927)	(2,522,950)	(1,695,850)	(2,088,957)
Other	(1,996,324)	(1,953,805)	(1,743,551)	(2,191,719)	(1,959,180)	(1,747,328)	(1,125,877)	(1,530,920)
TOTALS	(31,153,712)	(31,153,712)	(29,224,672)	(30,846,542)	(30,418,694)	(28,912,118)	(22,154,148)	(25,553,924)

Source: TCI Financial Services Commission -- Banking Department

Table 12.

Percentage of Market Share
(Outbound Remittances)

Quarter Ended	MoneyGram	C.A.M.	Western Union	Total
Mar-19	46%	44%	10%	100%
Dec-18	44%	46%	10%	100%
Sep-18	46%	45%	9%	100%
Jun-18	44%	46%	10%	100%
Mar-18	47%	45%	8%	100%
Dec-17	45%	47%	8%	100%
Sep-17	48%	45%	7%	100%
Jun-17	48%	45%	7%	100%

Source: TCI Financial Services Commission--Banking Department

Table 13.

Percentage of Market Shares
(Inbound Remittances)

Quarter Ended	MoneyGram	C.A.M.	Western Union	Total
Mar-19	60%	12%	28%	100%
Dec-18	59%	10%	31%	100%
Sep-18	58%	11%	31%	100%
Jun-18	61%	10%	29%	100%
Mar-18	61%	13%	26%	100%
Dec-17	63%	11%	26%	100%
Sep-17	66%	10%	24%	100%
Jun-17	63%	12%	25%	100%

Source: TCI Financial Services Commission-- Banking Department

Table 14.

Domestic Life Insurers' Consolidated Balance Sheet

(US\$'000)

Assets	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17
Cash and Deposits	6,617	7,037	6,163	5,687	5,880	5,819	5,008
Government Securities	-	-	-	-	-	-	-
Company Bonds and Debentures	-	-	-	-	-	-	-
Secured Loans	-	-	-	-	-	-	-
Investment in Real Estate	-	-	-	-	-	-	-
Shares	-	-	-	-	-	-	-
Unit Trusts and Mutual Funds	-	-	-	-	-	-	-
Investments in Related Parties	-	-	-	-	-	-	-
Policy Loans	29	16	16	17	16	17	4
Other Investment	515	-	-	-	-	-	-
Total Cash, Loans, & Investments	7,161	7,053	6,179	5,704	5,896	5,836	5,012
Re-insurers' Share of Insurance Liabilities	266	137	-	153	163	171	170
Accounts Receivable	1,019	614	146	857	793	658	689
Fixed Assets	-	-	964	60	59	60	-
Accrued and Deferred Assets	4	60	58	-	-	7	58
Other Assets	1,852	1,843	1,528	1,907	1,802	1,962	2,834
Total Assets	10,302	9,706	8,875	8,681	8,713	8,693	8,763
Liabilities							
Unearned Premium Provision	-	-	-	-	-	-	-
Claims Provision	281	150	151	153	169	160	159
Catastrophe Provision	-	-	-	-	-	-	-
Life Insurance and Annuity Provisions	501	413	442	410	406	380	339
Deposit Administration Funds	-	-	-	-	-	-	-
Other Insurance Liabilities	123	48	69	65	61	51	100
Total Insurance Liabilities	905	611	662	628	636	591	598
Accounts Payable	869	735	591	594	783	578	898
Bank Loans and Overdrafts	-	-	-	-	-	-	-
Other Liabilities	864	436	384	368	403	309	220
Total Liabilities	2,638	1,782	1,637	1,590	1,822	1,478	1,716
Equity							
Share Capital	280	280	280	280	280	280	1,882
Retained Earnings + Other Reserves	6,162	6,422	5,736	5,589	5,389	5,713	3,943
Head Office Account	1,222	1,222	1,222	1,222	1,222	1,222	1,222
Total Equity	7,664	7,924	7,238	7,091	6,891	7,215	7,047
Total Liabilities & Equity	10,302	9,706	8,875	8,681	8,713	8,693	8,763

Source: TCI Financial Services Commission -- Insurance Department

Table 15.
Domestic Non-Life Insurers' Consolidated Balance Sheet
(US \$'000)

Assets	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17
Cash and Deposits	31,386	22,659	22,286	19,376	19,801	26,695	39,628
Government Securities	-	-	-	-	-	-	-
Company Bonds and Debentures	5,248	5,166	5,067	5,277	4,970	981	1,080
Secured Loans	-	-	-	-	-	-	-
Investment in Real Estate	-	-	-	-	-	-	-
Shares	-	-	-	-	-	-	-
Unit Trusts and Mutual Funds	-	-	-	-	-	-	-
Investments in Related Parties	368	815	263	253	-	-	-
Policy Loans	-	-	-	-	-	-	-
Other Investment	1,006	-	2,043	1,543	543	3,410	3,400
Other Shares	301	306	320	298	298	298	255
Total Cash, Loans, & Investments	38,309	28,946	29,979	26,747	25,612	31,384	44,363
Re-insurers' Share of Insurance Liabilities	39,280	58,045	82,001	120,184	141,580	198,954	176,830
Accounts Receivable	13,612	9,042	11,288	19,072	15,122	11,026	7,170
Fixed Assets	64	48	54	61	68	322	322
Accrued and Deferred Assets	1,884	1,686	1,902	2,135	1,655	1,304	1,898
Other Assets	2,002	979	(377)	2,236	1,375	1,986	3,251
Total Assets	95,151	98,746	124,847	170,435	185,412	244,977	233,834
Liabilities							
Unearned Premium Provision	20,274	16,746	20,070	18,880	12,768	12,512	15,292
Claims Provision	29,041	31,765	54,782	95,573	135,237	184,879	180,794
Catastrophe Provision	-	-	-	-	-	-	-
Life Insurance and Annuity Provisions	-	-	-	-	-	-	-
Deposit Administration Funds	-	-	-	-	-	-	-
Other Insurance Liabilities	3,802	3,762	4,041	4,768	2,913	9,473	20,120
Total Insurance Liabilities	53,117	52,273	78,893	119,221	150,918	206,864	216,206
Accounts Payable	1,261	1,177	956	1,049	870	753	971
Bank Loans and Overdrafts	-	-	-	-	-	-	-
Other Liabilities	12,101	14,371	17,147	22,366	10,798	15,401	7,602
Total Liabilities	66,479	67,821	96,996	142,636	162,586	223,018	224,779
Equity							
Share Capital	3,373	3,373	3,373	3,373	3,373	3,373	3,373
Retained Earnings + Other Reserves	13,729	16,586	12,118	17,768	12,801	12,439	(4,362)
Head Office Account	11,570	10,966	12,360	6,658	6,653	6,147	10,044
Total Equity	28,672	30,925	27,851	27,799	22,826	21,959	9,055
Total Liabilities & Equity	95,151	98,746	124,847	170,435	185,412	244,977	233,834

Source: TCI Financial Services Commission-- Insurance Department

Table 16.
Gross Premiums by Class of Business
January – March 2019
(US\$'000)

(Life Premiums)			
Class of Business	Gross Premiums Written	Reinsurance Ceded	Net Premiums Written
Ordinary Life	153	62	91
Group Life	47	13	34
Creditor Life	299	254	45
Creditor Health	89	76	13
Total	588	405	183
Non-Life (General) Premiums			
Property - Personal	2,367	1,955	412
Property - Commercial	10,502	10,259	243
Motor Vehicle	2,565	418	2,147
Marine, Aviation & Transport	255	201	54
Liability	996	733	263
Pecuniary Loss	10	9	1
Personal Accident	7	3	4
Sickness and Health	1,320	78	1,242
Total	18,022	13,656	4,366

Source: TCI Financial Services Commission-- Insurance Department

Table 17.
Domestic Life Insurers Consolidated Income Statement
(US \$000)

	Mar -19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17
Gross Premiums	588	2,103	1,585	994	348	2,201	1,810
Reinsurance Assumed	-	-	-	-	-	-	-
Reinsurance Ceded	405	1,229	923	583	210	1,353	1,160
Net Premiums written	183	874	662	411	138	848	650
Investment Income	3	14	12	6	2	9	8
Reinsurance Commissions	48	161	115	70	21	176	151
Other Revenue	-	-	-	-	-	-	-
Total Revenue	234	1,049	789	487	161	1,033	809
Claims	28	(5)	(4)	(4)	(2)	58	58
Change in Life Insurance and Annuity Provisions	10	68	81	46	39	106	73
Total Policy Holder Benefits	38	63	77	42	37	164	131
Commission expense	30	118	88	28	25	85	66
Management expenses	104	237	186	119	90	329	234
Total expenses	172	418	351	189	152	578	431
Extraordinary Revenue (Expenses)	-	-	-	-	-	5	5
Net Income	62	631	438	298	9	460	383

Source: TCI Financial Services Commission-- Insurance Department

Table 18.
Domestic Non-Life Insurers' Consolidated Income Statement
(US \$'000)

	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18	Dec-17	Sep-17
Gross Premiums	18,022	46,119	42,297	27,981	9,763	35,612	31,654
Reinsurance Assumed	-	-	-	-	-	-	-
Reinsurance Ceded	13,656	32,605	30,192	19,482	5,049	25,527	22,589
Net Premiums written	4,366	14,514	12,105	8,499	4,714	10,085	9,065
Change in Unexpired Risk Provision	(205)	(1,214)	(696)	(940)	(731)	339	(252)
Net Premiums Earned	4,161	13,300	11,409	7,559	3,983	10,424	8,813
Net Incurred Claims	1,867	4,896	4,872	5,446	1,368	16,262	16,255
Increase (decrease) in Catastrophe Provisions	-	-	-	60	-	-	-
Claims expense	1,867	4,896	4,872	5,506	1,368	16,262	16,255
Commissions Paid	1,719	5,051	4,418	2,842	1,409	4,190	3,791
Reinsurance Commissions Received	1,538	4,958	4,157	2,513	1,092	3,629	3,073
Net commission expense	181	93	261	329	317	561	718
Unexpired Risk Provision	-	-	-	-	-	-	-
Management Expenses	1,263	4,514	3,895	2,328	996	3,837	3,140
Non-Proportional Reinsurance Premiums Paid	199	1,095	780	503	272	1,320	670
Total Underwriting Expenses	3,510	10,598	9,808	8,666	2,953	21,980	20,783
Underwriting Income	651	2,702	1,601	(1,107)	1,030	(11,557)	(11,970)
Investment Income	80	276	(21)	27	26	127	63
Other Revenue	31	149	252	54	29	299	167
Other Expense	(1)	(14)	(12)	(7)	-	(8)	(8)
Net operating income from general insurance operations	761	3,113	1,820	(1,033)	1,085	(11,140)	(11,747)
Income from Life Insurance Operations	(3)	198	94	60	27	105	73
Net Income	758	3,311	1,914	(973)	1,112	(11,035)	(11,674)

Source: TCI Financial Services Commission-- Insurance Department

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