



**Central Bank of Trinidad and Tobago**  
**Liquidity Monitoring Tools**

**Instructions for the Completion of the CB120 LMT**

**September 2025**

## Glossary

Worksheet Number	Name of Worksheet
Worksheet 1	Contractual Gap
Worksheet 2	Concentration – Counterparty
Worksheet 3	Concentration – Instrument
Worksheet 4	Concentration – Currency
Worksheet 5	Unencumbered Assets 1
Worksheet 6	Unencumbered Assets 2

## I. General Instructions

### Purpose

These instructions are intended to support the completion of the Liquidity Monitoring Tools Template (**CB120 LMT**). The Liquidity Monitoring Tools (LMT) will provide information related to a licensee or financial holding company<sup>1</sup> (FHC) (hereafter collectively referred to as ‘Reporting Institutions’) cash flows, balance sheet structure, and available unencumbered collateral. These monitoring tools and metrics together with the Liquidity Coverage Ratio (LCR) provide the cornerstone of information that should aid the Reporting Institution and the Central Bank in assessing liquidity risk. These tools will therefore be monitored consistently by Reporting Institutions and the Central Bank of Trinidad and Tobago (Central Bank).

These instructions should be used along with the detailed guidance provided in the Central Bank’s LCR Guideline.

### Scope of Reporting

Reporting of the CB120 LMT is required from licensees on both an individual and consolidated basis (where applicable) and from financial holding companies on a consolidated basis only.

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<sup>1</sup> Refers to licensees and financial holding companies in accordance with the Financial Institutions Act, 2008

### **Frequency of Reporting**

Licensees are required to report the LMTs to the Central Bank on an individual and consolidated basis, with the applicable frequency, i.e. monthly basis for individual reporting and a quarterly basis for consolidated reporting. Financial holding companies (FHCs) are required to provide consolidated reports on a quarterly basis only.

The CB120 LMT is to be submitted to the Central Bank within ten (10) business days of the last day of the month for which the report is due on an individual basis and fifteen (15) business days after the end of each quarter on the consolidated basis, except during the twelve (12) month transition period outlined in regulation 11 of the Liquidity Regulations and section 5 of the LCR Guideline.

### **Unit of Measure and Reporting Values**

Reporting institutions must report all values in thousands of Trinidad and Tobago dollars (TTD \$000s).

### **Cells and Validations**

Reporting Institutions must adhere to the following:

- i. Data is to be entered into entered in the white cells only. Except for the white cells, the cells must not be edited. With the exception of worksheets 5 and 6, reporting institutions must not delete or insert rows or columns in any worksheet. Data must not be entered in grey cells.
- ii. Where applicable, balances reported should be consistent with values reported to the Central Bank in other regulatory returns.

## **II. Specific Instructions**

### **A. Worksheet 1 - Contractual Maturity Gap Report**

In completing this worksheet, Reporting Institutions should be guided by the following:

- i. The contractual maturity mismatch profile which identifies the gaps between the contractual inflows and outflows of liquidity for defined time bands.

- ii. The contractual maturity mismatch considers the contractual cash and security inflows and outflows from all on- and off-balance sheet items, mapped to defined time bands based on their respective maturities.
- iii. Reporting institutions should report contractual cash and security flows in the relevant time bands based on their residual contractual maturity.
- iv. Unless otherwise stated, all line items listed in this worksheet have the same definitions as those listed in the CB20 – Statement of Condition (Balance Sheet). These are detailed in the “Instructions – Monthly Statement of Condition” which can be found on the Central Bank’s website.

**B. Worksheets 2 to 4 - Concentration of Funding**

The metrics should be reported separately for the time horizons of a) less than one month, b) 1-3 months, c) 3-6 months, d) 6-12 months, and e) longer than 12 months.

In completing these worksheets, reporting institutions should be guided by the following:

- i. *Worksheet 2: Funding liabilities sourced from each significant counterparty as a % of total liabilities*
  - a. The numerator for counterparties should be calculated by aggregating the total of all types of liabilities to a single counterparty or group of connected or affiliated counterparties, and direct borrowings, both secured and unsecured, which the institution can determine arise from the same counterparty.
  - b. For this report, a “significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the reporting institution’s total liabilities.
  - c. A connected party group (group of connected counterparties) has the meaning as defined in the Financial Institutions Act, Chap 79:09 (“Act”).
- ii. *Worksheet 3: Funding liabilities sourced from each significant product/instrument as a % of total liabilities*

- a. The numerator for type of instrument/product should be calculated for each individually significant funding instrument/product, as well as by calculating groups of similar types of instruments/products.
  - b. A “significant instrument/product” is defined as a single instrument/product or group of similar instruments/products that in aggregate amount to more than 1% of the reporting institution’s total liabilities
- iii. *Worksheet 4. List of asset and liability amounts by significant currency*
- a. Institutions are required to provide a list of the amount of assets and liabilities in each significant currency.
  - b. A currency is considered “significant” if the aggregate liabilities denominated in that currency amount to 5% or more of the institution’s total liabilities.

**C. Worksheets 5 and 6 - Unencumbered Assets**

- a. Institutions are required to report available unencumbered assets that could serve as collateral for secured borrowing in secondary markets at prearranged or current haircuts at reasonable costs in **Worksheet 5**.
- b. Available unencumbered assets that are eligible for secured financing with central banks at prearranged or current haircuts at reasonable costs, for standing facilities only (i.e. excluding emergency assistance arrangements) are to be reported in **Worksheet 6**. This would include collateral that has already been accepted at the central bank but remains unused.
- c. Institutions are required to separately report customer collateral received that the institution is permitted to deliver or re-pledge, as well as the part of such collateral that it is delivering or re-pledging at each reporting date. As such, in both worksheets 5 and 6, the available assets are to be reported in column A, categorized as either “unencumbered assets”, “customer collateral received that the institution is permitted to deliver or re-pledge” or “customer collateral received that is being delivered or re-pledged as at the reporting date” via the dropdown box in column B.
- d. For each asset, institutions are required to report the:

- i. Amount;
- ii. Type – cash, bonds, etc.;
- iii. Location – where the assets are actually held;
- iv. Currency;
- v. Haircut – estimated haircut that the secondary market or relevant central bank would require for each asset. In the case of the Central Bank, an institution would be expected to reference, under business as usual, the haircut required by the Central Bank that it would normally access; and
- vi. Expected monetised value of the collateral (rather than the notional amount).

**D. Liquidity Coverage Ratio (LCR) by Significant Currency**

- i. The worksheets for the Liquidity Coverage Ratio (LCR) by significant currency are included in the LCR Reporting Template (CB120 LCR) and should be completed for each significant currency<sup>23</sup>.
- ii. The instructions for the completion of the LCR by significant currency is included in the Central Bank's "*LCR- Instructions for the Completion of the CB120 LCR*".

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<sup>2</sup> A significant currency is one for which the aggregate liabilities denominated in that currency amount to 5% or more of the licensee's total liabilities.

<sup>3</sup> Institutions which are exempted from complying with the LCR requirements under the Liquidity Regulations are also exempted from reporting the LCR by significant currency.