

September 11, 2025

CIRCULAR LETTER TO:

*Licensees and Financial Holding Companies
under the Financial Institutions Act, Chap 79:09
The Bankers Association of Trinidad and Tobago
Institute of Chartered Accountants of Trinidad and Tobago*

REF: CB-OIFI-3137/2025

**ISSUANCE OF THE REPORTING TEMPLATES FOR THE IMPLEMENTATION OF THE
LIQUIDITY COVERAGE RATIO AND LIQUIDITY MONITORING TOOLS**

The Central Bank of Trinidad and Tobago (“Central Bank”) by Circular Letter ref#: **CB-OIFI-2915/2025** dated August 22, 2025, advised that the notification of the issuance and publication of The Financial Institutions (Liquidity) Regulations, 2025 (“Liquidity Regulations”) was contained in the Trinidad and Tobago Gazette No. 122 on August 15, 2025. The Liquidity Regulations give effect to the Liquidity Coverage Ratio (“LCR”) and the Liquidity Monitoring Tools (“LMTs”) from October 1, 2025.

As previously indicated, the Liquidity Regulations **must** be read in conjunction with the Liquidity Coverage Ratio Guideline, August 2025 (“Guideline”) issued by the Central Bank. The Liquidity Regulations and Guideline require licensees and financial holding companies (“FHCs”) to report the LCR and LMTs monthly, on an individual basis, and quarterly, on a consolidated basis.

Licensees and FHCs will be required to report the LCR using the CB120 LCR and the LMTs using the CB120 LMT returns. Accordingly, we advise that the CB120 LCR and CB120 LMT returns have been updated and posted to the website at: <https://www.central-bank.org.tt/resources-category/publications-and-research/#regulatory-returns>. The new templates contain back-end coding for improved data intake, an updated formula for computing the High Quality Liquid Assets cap, a cover page, a signature page and general instructions.

These general instructions will be supplemented by full instructions on completing the returns, where the full instructions for completing the CB120 LCR and the CB120 LMT has been posted to the Central Bank’s website at the above link.

Please be reminded, that regulation 12(3)(1) and 12(3)(2) of the Liquidity Regulations outline the transition period for submitting reports as shown in the Table below:

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BATT; ICATT*

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Institution Type	Basis	Frequency	12-Month Transition Period Submission Timelines	Post- Transition Period Submission Timelines
Licensee	Individual	Monthly	First 6 months - 20 days Next 6 months - 15 days	10 days
Licensee	Consolidated	Quarterly	20 days	15 days
FHC	Consolidated	Quarterly	20 days	15 days

Therefore, the first LCR and LMTs report to be submitted will be as at October 31, 2025 and will be due on **November 28, 2025**.

Submissions are to be made via the Central Bank's *Go Anywhere* portal, and also submitted in hard copy until institutions are no longer required to submit hard copy returns. To facilitate the receipt of the CB120 LCR and the CB120 LMT returns via the *Go Anywhere* portal, the following naming conventions **MUST** be adhered to:

Naming Convention for CB120 LCR:

[InstitutionCode_CB120LCR_V1.0_MMMYYYYY.xlsx](#)

Naming Convention for CB120 LMT:

[InstitutionCode_CB120LMT_V1.0_MMMYYYYY.xlsx](#)

Using the Central Bank as an example, the file name for the CB120 LCR would be **CBTT_CB120LCR_V1.0_Oct2025.xlsx**. Institution codes to be used are the same as those currently used for FEDM submissions. Submissions that are not appropriately named will not be accepted through the portal. Licensees or FHCs that fail to submit returns will be in contravention of section 75(1)(d) of the Financial Institutions Act, Chap 79:09.

We anticipate your usual cooperation and advise that queries on the implementation of these Liquidity Regulations should be submitted electronically to the Central Bank via Baselconsultation@central-bank.org.tt.

Please be guided accordingly.

Yours sincerely



Michelle Francis-Pantor
INSPECTOR OF FINANCIAL INSTITUTIONS