

February 11, 2026

**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-489/2026**

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

Reference is made to Circular Letter ref#: **CB-OIFI-3559/2025** dated October 15, 2025, wherein the Central Bank of Trinidad and Tobago (“Central Bank”) re-issued the CB120 LCR, the reporting template for the Liquidity Coverage Ratio (“LCR”) as version 1.1 (“**V1.1**”).

The Central Bank now requires a second update to the CB120 LCR to amend back-end ASCII codes to facilitate improved data intake. In addition, the CB120 LMT was updated with formatting adjustments. The revised CB120 LCR and CB120 LMT templates have been posted to the website at: <https://www.central-bank.org.tt/resources-database/all-categories/#regulatory-returns-banking-sector>.

Licensees and FHCs are advised that the updated version of the CB120 LCR is **V1.2** therefore the naming convention for submission will change to the following:

Naming Convention for CB120 LCR:

**InstitutionCode\_CB120LCR\_V1.2\_MMMYYYYY.xlsx**

The updated version of the CB120 LMT is **V1.1**, therefore the naming convention for submission will change to the following:

Naming Convention for CB120 LMT:

**InstitutionCode\_CB120LMT\_V1.1\_MMMYYYYY.xlsx**

As advised in previous correspondence, 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. Institution codes to be used are the same as those currently used for FEDM submissions and any submissions not appropriately named will not be accepted through the portal.

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*Licensees and Financial Holding Companies under  
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REF: CB-OIFI-489/2026

Licensees and financial holding companies will be required to report the LCR using the updated version V1.2 of the CB120 LCR for submissions dated as at **January 31, 2026** (due on February 27, 2026) and onwards, failing which resubmissions will be required.

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](mailto:Baselconsultation@central-bank.org.tt).

Please be guided accordingly.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Michelle Francis-Pantor', written over a horizontal line.

Michelle Francis-Pantor  
**INSPECTOR OF FINANCIAL INSTITUTIONS**