

Annual Report 2025

VISUAL SUMMARY

- The Bank's commitment to **collaboration**, through stakeholder engagement and strengthening partnerships with domestic, regional and international stakeholders defined the fourth year of the Strategic Plan 2021/22-2025/26.
- Within the scope of **monetary policy**, the Central Bank advanced the modernisation of its operations systems, namely the currency management, vault operations, and electronic payment systems, and enhanced its monetary policy tools.
- The Bank continued to deliver on its mandate to promote **financial stability** by implementing measures to promote climate-resilient financial systems, enhanced supervision, and modernised regulatory frameworks, including updated liquidity guidelines and supervisory measures. Financial resilience was further reinforced through regional and international partnerships with CARICOM and other regulators.
- The Bank strengthened its **internal operations** through enhanced collaboration with internal, domestic and international stakeholders, as well as modernising its digital presence through a redesigned website. Operational capacity and institutional culture were fostered through strengthened cybersecurity measures and the hosting of diverse cultural activities.

MONETARY OPERATIONS

Currency Operations and Real Time Gross Settlement System



18.2 Mn new notes issued as at the end of September 2025



As at September 30, 2025, there was approximately **\$8.9 Bn** in circulation



In April 2025, the Bank upgraded its **Real Time Gross Settlement (RTGS) System**

Management of International Reserves



The composite portfolio earned a **4.78 %** rate of return



Net Official Reserves stood at **US\$4.7 Bn** as at the end of September 2025



Energy Sector receipts increased to **US\$1.5 Bn** in FY2024/25

FINANCIAL STABILITY

Strengthening Supervisory Measures



The implementation of the Basel II/III Framework continued with the issuance of several guidelines, including the **Pillar 3 Market Disclosures Guideline** and the **Liquidity Coverage Ratio (LCR) Framework**



The Bank collaborated with the Deposit Insurance Corporation (DIC) to increase the **deposit insurance coverage** from TT\$125,000 to TT\$200,000

Anti-money Laundering, Counter Terrorist Financing, and Proliferation Financing



In April 2025, the Bank published its **Guidance for Conducting Periodic Reviews of Customer Relationships**



In September 2025, three key Bills were introduced in Parliament aimed at strengthening Trinidad and Tobago's compliance with the **Financial Action Task Force (FATF) Recommendations**

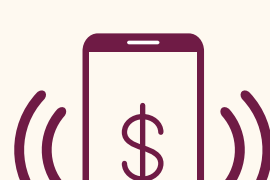
Developments in the Payments and Financial Market Infrastructures



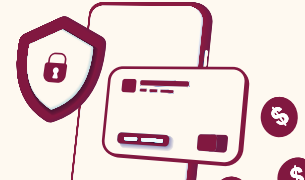
The Bank completed its risk-based **Oversight Framework** for the regulation of the Payments Systems



The volume and value of **electronic retail payments** continued to rise during the period



Two new **E-Money Issuers** were licensed



The Bank advanced the implementation of a real-time payments platform modelled after India's **United Payments Interface (UPI) system**

INTERNAL OPERATIONS



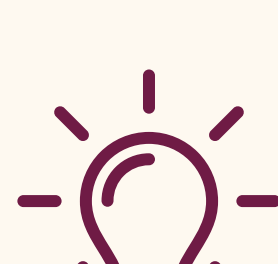
The Bank modernised its digital presence through a **redesigned website**



The Bank advanced its efforts to strengthen its **cybersecurity and infrastructure** and bolster **operational resilience**



The Bank's **carbon footprint** measurement equated to 8,925.3 tonnes of CO₂ in 2024, a 7% decline from the 2019 baseline



HR's **Staff Training Plan** for FY2024/25 engaged 427 members of staff, representing just over 80% of staff population



The Bank enhanced its **governance framework** and completed an Information Management System (ISMS) assessment with the aim of strengthening the Bank's security posture

COMMUNITY ENGAGEMENT AND OUTREACH



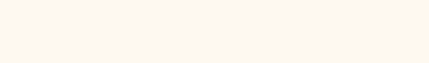
In FY 2024/25, The Bank achieved success in its communication impact with **increased follower growth** on all social media platforms



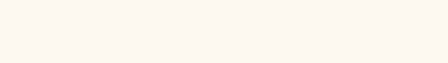
The **National Financial Literacy Programme (NFLP)** conducted 120 Financial literacy sessions, reaching over 5,000 participants nationwide



In FY 2024/25, the **Office of the Financial Services Ombudsman (OFSO)** achieved an increased resolution rate of 78%



The **Bank's Museum** recorded its highest annual attendance in FY2024/25 with a 33% increase in visitors



The **Bank's Auditorium** broke new ground in FY2024/25 with the hosting of the inaugural Steelpan Film Festival



The Bank hosted several critical meetings with **key stakeholders** aimed at ensuring transparency and inclusive decision-making