



Central Bank of Trinidad and Tobago

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August 4, 2022

CIRCULAR LETTER TO ALL LICENSED FINANCIAL INSTITUTIONS UNDER THE FINANCIAL INSTITUTIONS ACT, 2008

REF: CB-OIFI-1875/2022

INTRODUCTION OF A RETURN ON LICENSEES' TOP 20 BORROWERS AND DEPOSITORS

The Central Bank of Trinidad and Tobago (“Central Bank”/ “Bank”) is seeking to enhance its monitoring of licensees by requesting the submission of information on licensees’ top twenty (20) borrowers and depositors (“Top 20 Return”/ “Return”) on a quarterly basis.

This information, which is being requested in accordance with section 78 (1) (a) of the Financial Institutions Act, 2008 (“FIA”), will inform the Bank’s assessments of licensees’ exposures to key customers on an individual and sector-wide basis.

Instructions for completion of the Top 20 Return are included in the first worksheet. The Return should be submitted **via the Central Bank’s Go Anywhere Portal thirty (30) days after the end of each quarter in the calendar year**, beginning with the quarter ended September 30, 2022. Thereafter, the Returns for the periods ended December, March, *et cetera* should be submitted within the above specified timeframe.

Queries regarding the Top 20 Return should be directed to Ms. Kerry Wilson, Senior Examiner – Banks and Non-Banks via kwilson@central-bank.org.tt and Mr. Darren Nandlal, Examiner II - Banks and Non-Banks via dnandlal@central-bank.org.tt.

Your usual cooperation is anticipated.

Yours sincerely

A handwritten signature in blue ink that reads "Patrick Solomon".

Patrick Solomon
Inspector of Financial Institutions
FINANCIAL INSTITUTIONS SUPERVISION DEPARTMENT