



Central Bank of Trinidad and Tobago

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November 05, 2021

CIRCULAR LETTER TO:

All Institutions Licensed under the Financial Institutions Act, 2008
Bankers Association of Trinidad and Tobago (BATT)

REF: CB-OIFI-2660/2021

SPECIAL REPORTING ON “RESTRUCTURED LOANS” DUE TO COVID- 19 MEASURES

The Central Bank of Trinidad and Tobago (“Central Bank”) refers to its Circular Letter (CB-OIFI-2273/2021) dated September 22, 2021 whereby it advised that financial institutions will be required to report monthly on all such restructured facilities to the Central Bank commencing with data as at October 31, 2021.

The Special Report (RESTRUC-19) is intended to collect data on credit facilities of individuals and businesses that have been restructured outside of the Central Bank’s Guideline for the Measurement, Monitoring, and Control of Impaired Assets, and subject to the conditions outlined in our correspondence of September 22, 2021. Institutions are required to commence reporting data as at **October 31, 2021 with the first submission due 20 working days after the reporting period.**

Institutions are required to ensure that the restructured loans in the attached template (RESTRUC-19) are included under Sub-Account 8108 of the CB20 return. The template can also be found on the Central Bank’s website at <https://www.central-bank.org.tt/publications/regulatory-returns/banking-sector-regulatory-returns> under “Monthly Returns”.

Financial institutions are also required to submit the RESTRUC-19 report in electronic format using Pretty Good Privacy (PGP) encryption protocols to cbtreports@central-bank.org.tt and in hard copy to the following as soon as it is practical to do so:

Mrs. Angela Henry-Small
Manager, Information Services - Statistics Department
Central Bank of Trinidad and Tobago
Eric Williams Plaza, Independence Square
Port-of-Spain

Please be guided accordingly.

Yours sincerely,

Patrick Solomon

INSPECTOR OF FINANCIAL INSTITUTIONS