



**GUIDELINES
FOR THE COMPLETION OF
THE REVISED INVESTMENT RETURN (C.B.110)**

Bank Inspection Department
September 1999

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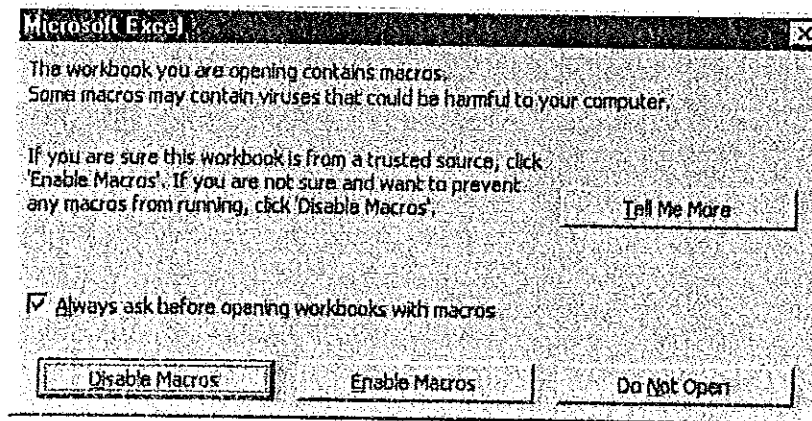
REVISED INVESTMENT RETURN (C.B. 110)
Operating Manual

The Bank Inspection Department has categorised all securities currently held by financial institutions and each institution's form has been customised to reflect their current investment portfolio.

The Revised Investment Return is to be completed by all licensed financial institutions on a monthly basis and submitted within fifteen (15) working days of the end of the reporting period. The Return must be submitted in both hard copy and electronic format. This manual is intended to provide guidance in the completion of the electronic format of the Investment Return.

Opening the Excel Workbook File

The workbook has been saved on the hard drive. The file name is comprised of the institution code followed by ".inv.xls". When this file is opened the following dialogue box will appear:



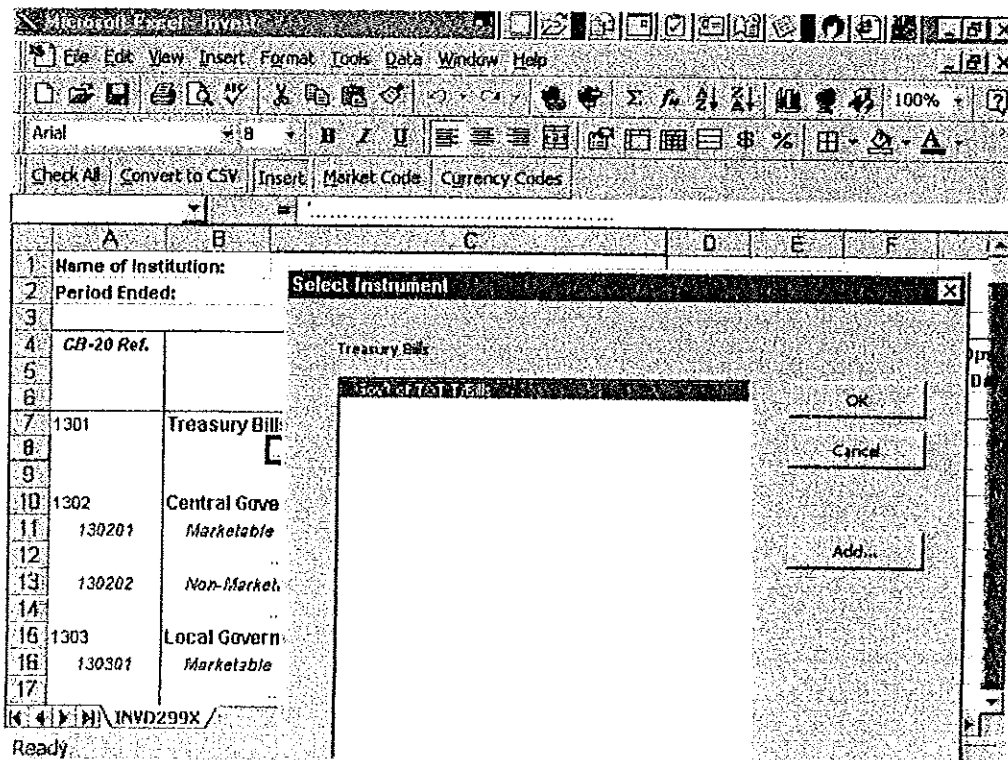
Select "Enable Macros" to open the workbook. The "Always ask before opening workbooks with macros" option may be deselected so that this message will not be seen each time the workbook is opened.

Inserting Securities

Financial institutions are required to report the issuer and each issue of a security separately. However, several purchases of the same issue must be totalled.

To insert an existing security

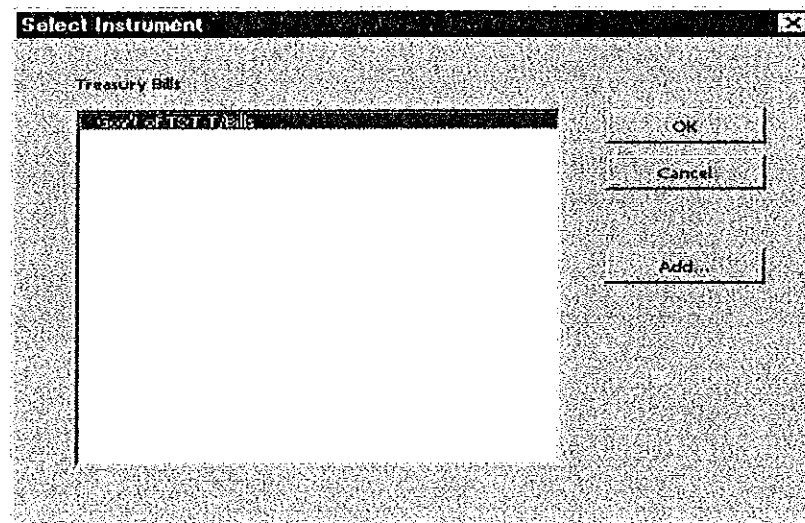
- Highlight the dotted line below the relevant category heading.
- Select the 'Insert' button on the customised investment toolbar.
- A customised drop down box with all the securities will appear.



- Highlight the security to be inserted then select the 'OK' button.
- The selected security will now appear on the worksheet.

To add a new security

- Consult with the Bank Inspection Department as to the naming and classification of the instrument.
- Highlight the dotted line below the relevant category heading.
- Select the 'Insert' button on the customised investment toolbar.
- A customised drop down box with all the securities will appear.
- Select the 'Add' button.
- Enter the approved description in the dialogue box, then select 'OK'.



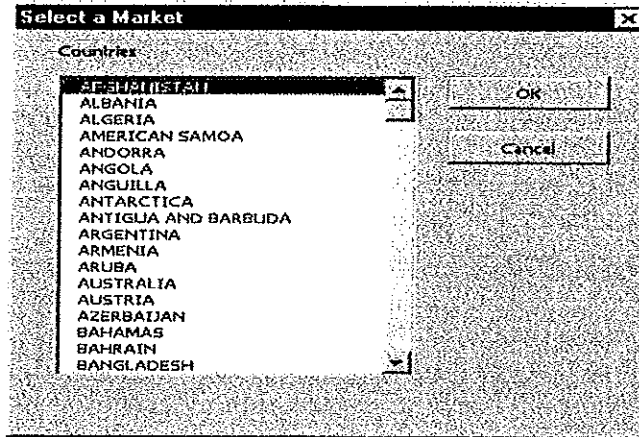
- The new security will appear in the drop down box.
- Highlight the inserted item then select the 'OK' button. The selected security will now appear on the worksheet.

Selecting Markets

Market refers to the country of issue.

To select a market

- Highlight the relevant cell.
- Select the 'Market Code' button from the customised investment toolbar.



- The following dialog box will appear:
- Highlight the relevant market.
- Select the 'OK' button.

This field is **mandatory** for all categories.

Coupon Rate

The coupon rate refers to the interest rate upon purchase.

To enter coupon rate

- Highlight the relevant cell
- Type in the coupon or discount rate under the relevant sub heading, that is, fixed (fx), floating (fl) or both. These cells only accept numerical data and are formatted to three (3) decimal places. Therefore, data should be entered as follows: 12% as 12, 12 ¼ as 12.125 etc.

A coupon rate is **mandatory** for categories 1301 to 1307, inclusive.

Option and Maturity Dates

Dates should be entered as follows: mm/dd/yyyy

The maturity date is **mandatory** for categories 1301 to 1307, inclusive.

Trading and Non-Trading

Enter either T for trading or NT for non-trading.

This field is **mandatory** for all securities.

Collateralised Securities

Indicate the TT\$ equivalent of securities pledged for fund-raising instruments or other obligations.

Ratings & Name of Rating Company

Insert ratings provided by such companies as Standard & Poor's and Moody's where, applicable. The name of the rating company should be disclosed. Reporting institutions should use their internal rating system where international ratings are not available.

Current Market Prices

State market prices as at reporting date or most recent quotation.

Yield to Maturity

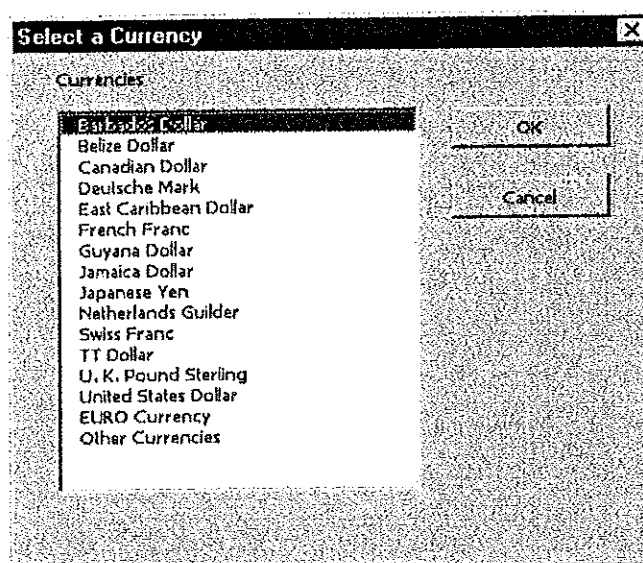
The yield to maturity is defined as the rate of return that the investment instrument is expected to earn over the remainder of its life. These cells only accept numerical data and are formatted to three (3) decimal places. Therefore data should be entered as follows: 12% as 12 and 12½ as 12.125 etc.



Selecting Currencies

To select a currency

- Highlight the relevant cell.
- Select the 'Currency Code' button from the customised investment toolbar.



- The following dialogue box will appear:
- Highlight the relevant currency.
- Select the 'OK' button.

This field is **mandatory** for all securities and equities in subsidiaries and affiliates.

Amount

State amount in currency of issue. This field is **mandatory** for all categories.

Exchange Rate

Enter rate of conversion applied.

TT\$ Equivalent

Insert the TT\$ equivalent of the value of the security. These values should correspond with data on the CB20 Return.

This field is **mandatory** for all categories.

Total investments

Total investments (gross) should represent the sum of the TT\$ equivalent column, while total investments (net), is net of provisions. This total must agree with the CB20 Return less line item 1308 (time deposits).

This field is **mandatory** for all securities and equities in subsidiaries and affiliates.

Memo Items

Earnings on the Investment Portfolio

Enter accrued and actual earnings on the investment portfolio for the reporting period.

Value at Risk

Measures the sensitivity of a portfolio by estimating the impact of various changes on the value of the holdings and the associated impact on earnings.

Equity in Subsidiaries and Affiliates

Inserting Securities

The Bank Inspection Department has created customised Equity in Subsidiaries and Affiliates listings for each institution where applicable.

To insert existing subsidiaries or affiliates

- Highlight the dotted line below the relevant category heading.
- Select the 'Insert' button on the customised investment toolbar.
- A customised drop down box with all the subsidiary or affiliates will appear.
- Highlight the subsidiary or affiliate to be inserted then select the 'OK' button. The selected subsidiary or affiliate will now appear on the worksheet.

To add a new subsidiary or affiliate

- Highlight the dotted line below the relevant category heading.
- Select the 'Insert' button on the customised investment toolbar.
- A customised drop down box with all the equities in subsidiaries and affiliates will appear.
- Select the 'Add' button.
- Enter the description in the dialogue box, then select 'OK'.
- The new equity in the subsidiary or affiliate will appear in the drop down box.
- Highlight the inserted item then select the 'OK' button.
- The selected subsidiary or affiliate will now appear on the worksheet.

Accounts Receivable (Net)

Money market Operations

Include amounts receivable on the sale or on maturity of all short-term credit instruments. There is no drop down box for this field.

To insert a Money Market Instrument

Highlight the dotted line below the relevant category heading.

- Select the 'Insert' button on the customised investment toolbar. A row will be inserted.
- Type in the name of the Money Market Instrument. Data is to be entered separately for each instrument and each market.

Verification and Printing of Worksheet

When all the data has been entered and properly verified select the 'Check All' button located in investment toolbar. This verifies that all mandatory fields have been completed and that the appropriate information is entered in the cells. If there is invalid or missing data a message box will indicate the type of error and the relevant cell will be highlighted.

The document should be formatted in order that headings appear on each page of the document. The printed document must bear the stamp of the institution as well as the signature of the Authorised Official.

Printing of the document should take place prior to conversion to CSV.

Converting to CSV

Convert the document to CSV by selecting the 'Convert to CSV' button on the customised investment toolbar. Upon conversion from an Excel file to a CSV

file the document will be automatically saved in the directory C:\Invest on the C: drive. The file name is comprised of the institution's code and a date stamp, extracted from the date field located at the top of the worksheet. In this way, each file has a unique name. In order to keep a backup of each month's submission the correct date must be entered on the worksheet. Windows NT Explorer or any other file manager may be used to copy this file from the C: drive to a diskette (A: drive).

Do not change the name of the file since this will corrupt the Macros in the worksheet. To avoid this type of error you are advised to use the 'Save' function instead of the 'Save As' function

Deleting Items

Please note that items may be easily deleted from within the body of the worksheet by deleting the applicable row. However, **do not delete the dotted lines in the 'Investment Instruments' column or any of the column or category headings.**