

## Reporting Instructions

This Form is to be completed for those financial institutions specifically requested to do so by the Inspector of Financial Institutions, for the period specified.

Institutions returning the Form weekly must do so within five (5) working days after the period to which the Form relates, while institutions returning the Form Monthly must do so within twenty (20) working days.

Forms should be submitted to:

**The Inspector of Financial Institutions  
Financial Institutions Supervision Department  
Central Bank of Trinidad and Tobago**

### **SPECIAL REPORT ON LOANS AND DEPOSITS (C.B. 90/1)**

**General Description:** This Form shall be used for monitoring the liquidity position of the Non-Bank Financial Institutions (NFIs) including Trust and Mortgage Companies. The Form shall include all information pertaining to Customers' Fixed Deposits, Loan Portfolios, Credit Facilities and Deposits with Other Financial Institutions (including Banks).

#### **SECTION I(A) – LOAN PORTFOLIO**

**Description:** Include all loans granted to customer by class of business, e.g. Finance House, Confirming House, Mortgage Institution, Leasing and Merchant Bank activities (e.g. Consortium Financing etc.).  
The opening balance shall represent the closing balance of the previous month. Collections shall all principal and interest payments received. Interest earned shall be all interest earned and received. Where the opening and closing balances include unearned interest i.e. interest due for the period between the date of reporting and the maturity date of the loans the amount of such interest shall be stated below the schedule.  
Loans granted shall be all loans issued to customers during the month. Do not include under New Loans and any loans approved but not yet issued.

#### **SECTION I(B) – LOANS IN ARREARS**

**Description:** Include all loans in arrears by past due periods and by number of loans. The Value of Loans shall be the outstanding loan balance of those loans in arrears and the Value of Loans in Arrears shall be the total dollar value of monthly payments that are past due.

## **SECTION I(C) – LOAN LOSS PROVISION**

**Description:** Include the general provision made for loan losses to date. If a specific loan loss provision is made for certain loans, this shall be stated separately. Actual Loan Loss shall be those loans that are written off during the month.

## **SECTION II – CUSTOMERS’ FIXED DEPOSITS**

**Description** Include all deposits made by customers. The opening balance shall represent the closing balance of the previous month. Matured deposits shall be all deposits that have matured. Interest Accrued shall be all interest accrued on the total deposit portfolio but not paid. Renewals shall be only those principal amounts that have been renewed with the approval of customer. Interest on Renewals Deposited shall be those amounts of interest on renewals which have been deposited. Do not include automatic renewals unless this policy is specifically stated on the Certificate of Deposit. New deposits shall be additional deposits received by the institution during the month. Matured deposits paid shall be only principal amounts that became due for the month and were paid. Interest Payments shall include interim payments of interest on deposits not yet matured and payments of interest on matured deposits. All deposits matured but not paid shall be included in the closing balance.

## **SECTION III – CREDIT FACILITIES**

**Description:** Include all credit facilities extended by banks or other financial institutions. Type of Account shall include all overdrafts, loans, safety net facilities, reserve drawdowns and others. The Sanctioned Limit of Approved Credit shall be the maximum facility extended to the reporting institution. The Opening Balance shall be the account balance for the beginning of the month and shall be a debit or credit balance. The Closing Balance shall be the account balance at the end of the month and shall be a debit or credit balance.

## **SECTION IV – BALANCES AT OTHER FINANCIAL INSTITUTIONS (INCLUDING BANKS)**

**Description:** Include all deposits held at other financial institutions, including banks, for the reporting institution, by name of financial institution, dollar amount of deposit, kind of deposit i.e. call, fixed or other and by rate of interest.