CENTRAL BANK OF TRINIDAD & TOBAGO

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October 15, 2025

CIRCULAR LETTER TO:
Licensees and Financial Holding Companies
under the Financial Institutions Act, Chap 79:09
The Bankers Association of Trinidad and Tobago
Institute of Chartered Accountants of Trinidad and Tobago

REF: CB-OIFI-3559/2025

ISSUANCE OF REPORTING TEMPLATE FOR THE LIQUIDITY COVERAGE RATIO

Reference is made to Circular Letter ref#: **CB-OIFI-3137/2025** dated September 11, 2025, wherein the Central Bank of Trinidad and Tobago ("Central Bank") notified the industry of the issuance of the CB120 LCR, the reporting template for the Liquidity Coverage Ratio ("LCR") and the CB120 LMT, the reporting template for the Liquidity Monitoring Tools ("LMT").

The Central Bank has since updated the CB120 LCR return to revise certain validations to prevent the automatic generation of "FALSE" validations. The revised CB120 LCR template has been posted to the website at: https://www.central-bank.org.tt/resources-database/all-categories/#regulatory-returns-banking-sector.

Licensees and FHCs are advised that the updated version of the CB120 LCR is **V1.1** therefore the naming convention for submission will change to the following:
Naming Convention for CB120 LCR:
InstitutionCode_CB120LCR_V1.1_MMMYYYY.xlsx

Whilst the naming convention for the CB120 LMT remains the same as before:
Naming Convention for CB120 LMT:
InstitutionCode_CB120LMT_V1.0_MMMYYYY.xlsx

As previously advised, submissions are to be made via the Central Bank's *Go Anywhere* portal, and also submitted in hard copy until institutions are no longer required to submit hard copy returns. Institution codes to be used are the same as those currently used for FEDM submissions and any submissions not appropriately named will not be accepted through the portal.

As a reminder, the timeline for submitting reports includes a 12-month transition period as shown in the Table below:

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Institution Type	Basis	Frequency	12-Month Transition Period Submission Timelines	Post- Transition Period Submission Timelines
Licensee	**Individual**	**Monthly**	**First 6 months - 20 days** **Next 6 months - 15 days**	**10 days**
Licensee	**Consolidated**	**Quarterly**	**20 days**	**15 days**
FHC	**Consolidated**	**Quarterly**	**20 days**	**15 days**

The first LCR and LMTs report to be submitted will be as at October 31, 2025 and will be due on **November 28, 2025**.

We anticipate your usual cooperation and advise that queries on the implementation of these Liquidity Regulations should be submitted electronically to the Central Bank via Baselconsultation@central-bank.org.tt

Please be guided accordingly.

Yours sincerely

Michelle Francis-Pantor
INSPECTOR OF FINANCIAL INSTITUTIONS