

July 1, 2026

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-2207/2026

**NOTICE IN THE GAZETTE BY THE MINISTER OF FINANCE TO GIVE EFFECT TO PILLAR 3
MARKET DISCLOSURES AND ISSUANCE OF THE PILLAR 3 MARKET DISCLOSURES GUIDELINE
AND PILLAR 3 DISCLOSURES TEMPLATE**

In accordance with Regulation 2 of the Financial Institutions (Capital Adequacy) Regulations, 2020 (“Capital Regulations”), a Notice by the Minister of Finance dated June 26, 2026 (Appendix 1) was published in the Gazette on June 29, 2026. The purpose of the Notice is to give effect to Regulation 7 of the Capital Regulations commencing July 1, 2026 and facilitate the issuance of a Pillar 3 Market Disclosures Guideline (“Guideline”) by the Central Bank of Trinidad and Tobago (“Central Bank”/ “Bank”). The issuance of the Guideline will also give effect to Regulation 10 of the Financial Institutions (Liquidity) Regulations, 2025 (“Liquidity Regulations”).

Regulation 7 of the Capital Regulations pertains to Pillar 3 – Market Disclosures and states that: “*financial institutions shall disclose such information pertaining to their capital, risk exposures, risk assessment processes, credit risk mitigation and capital adequacy in such time, form, manner and frequency as the Central Bank may specify in a guideline*”.

In addition, Regulation 10 of the Liquidity Regulations states: “*Licensees and financial holding companies shall disclose such information pertaining to their liquidity risk management and liquidity risk exposures in such time, form, manner and frequency as the Central Bank may specify in a guideline*”.

The implementation of Pillar 3 follows the Central Bank’s implementation of Pillars 1 (“Minimum Capital Requirements”) and 2 (“ICAAP”/ “SREP” process), as well as the Leverage Ratio, the Capital Conservation Buffer, the capital add-on for domestic systemically important banks and the Liquidity Coverage Ratio. Pillar 3 is designed to complement these measures by requiring their public disclosures. The aim is to improve transparency, reduce information asymmetry and enhance market discipline by providing market participants with key information and enhanced financial statements to assess a banking institution or banking group’s risk exposures, capital structure and adequacy and risk management practices.

Pursuant to the publication of the Notice, the Central Bank is now issuing the Guideline and the Pillar 3 Disclosures Template (“Disclosures Template”) for your review and implementation. The Guideline and the Disclosures Template has been posted to the Central Bank’s website at: <https://www.central-bank.org.tt/resources-database/all-categories/#guidelines-basel-ii-iii-implementation>.

As you are aware, the Central Bank conducted industry consultation on Pillar 3 in June 2025 with responses received by August 2025. The Central Bank considered the industry's comments and incorporated the industry’s feedback into the final Guideline. We have also posted a Comment Matrix showing the Bank’s responses to the feedback received on the Central Bank's website at: <https://www.central-bank.org.tt/resources-database/all-categories/#draft-and-consultation-documents-basel-ii-iii-implementation>.

We anticipate your usual cooperation and advise that queries on the implementation of Pillar 3 should be submitted electronically to the Central Bank at: Baselconsultation@central-bank.org.tt.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Michelle Francis-Pantor', written over a horizontal line.

Michelle Francis-Pantor
INSPECTOR OF FINANCIAL INSTITUTIONS



TRINIDAD AND TOBAGO GAZETTE

(EXTRAORDINARY)

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No. 111

THE FOLLOWING HAVE BEEN ISSUED:

ACT NO. 16 OF 2026—An Act to make provisions of a financial nature and other related matters.—(\$12.60).

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SUPPLEMENTS TO THIS ISSUE

THE DOCUMENTS detailed hereunder have been issued and are published as Supplements to this issue of the *Trinidad and Tobago Gazette: Legal Supplement Part A—*

Act No. 16 of 2026—An Act to make provisions of a financial nature and other related matters.

Legal Supplement Part B—

- Detention Order—(Legal Notice No. 474 of 2026).
- Detention Order—(Legal Notice No. 475 of 2026).
- Detention Order—(Legal Notice No. 476 of 2026).
- Detention Order—(Legal Notice No. 477 of 2026).
- Detention Order—(Legal Notice No. 478 of 2026).
- Detention Order—(Legal Notice No. 479 of 2026).
- Detention Order—(Legal Notice No. 480 of 2026).

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ASSENT TO ACT

THE UNDERMENTIONED ACT enacted by Her Excellency the President with the advice and consent of the Senate and House of Representatives has been assented to by Her Excellency and is published as a Supplement to this *Trinidad and Tobago Gazette:*

<i>Number of Act</i>	<i>Short Title of Act</i>	<i>Date of Assent</i>
16 of 2026 	The Finance Act, 2026 	25th June, 2026.

29th June, 2026.

B. CAESAR
Clerk of the House

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REPUBLIC OF TRINIDAD AND TOBAGO

THE FINANCIAL INSTITUTIONS ACT, CHAP. 79:09

FINANCIAL INSTITUTIONS (CAPITAL ADEQUACY) REGULATIONS, 2020

NOTICE

ISSUED BY THE MINISTER UNDER REGULATION 2 OF THE FINANCIAL INSTITUTIONS
(CAPITAL ADEQUACY) REGULATIONS, 2020

NOTICE is hereby given that regulation 7 (Pillar III—Market disclosures) of the Financial Institutions (Capital Adequacy) Regulations, 2020, the details of which are specified in a guideline from the Central Bank, shall come into force on 1st July, 2026.

Dated this 26th day of June, 2026.

D. TANCOO
Minister of Finance