



CENTRAL BANK OF
TRINIDAD & TOBAGO

Central Bank of Trinidad and Tobago
Net Stable Funding Ratio

Instructions for the Completion of the
NSFR Reporting Template

September 2026

PURPOSE

These instructions are intended to support the completion of the Net Stable Funding Ratio (“NSFR”) Reporting Template. The NSFR Reporting Template will provide information related to the available amount of stable funding, against the required amount of stable funding of a licensee or financial holding company¹ (“FHC”) (hereafter collectively referred to as ‘Reporting Institutions’). These long-term liquidity metrics together with the shorter-term Liquidity Coverage Ratio (“LCR”) provide key information that will aid the Reporting Institution and the Central Bank of Trinidad and Tobago (“Central Bank”) in assessing liquidity risk.

These instructions should be used along with the detailed guidance provided in the Central Bank’s NSFR Guideline.

SCOPE OF REPORTING

Reporting of the NSFR Template is required from licensees on both an individual and consolidated basis (where applicable) and from FHCs on a consolidated basis only.

FREQUENCY OF REPORTING

Licensees and FHCs are required to report the NSFR to the Central Bank on a quarterly basis. The NSFR Reporting Template is to be submitted to the Central Bank within twenty (20) business days after the end of each quarter.

UNIT OF MEASURE AND REPORTING VALUES

Reporting institutions must report all values in thousands of Trinidad and Tobago dollars (TTD \$000s).

DATA ENTRY AND VALIDATIONS

Reporting Institutions must adhere to the following:

- i. Data is to be entered only into the white cells; all other cells must not be edited.
- ii. Reporting institutions must not delete or insert rows or columns.
- iii. Where applicable, balances reported should be consistent with values reported to the Central Bank in other regulatory returns.

¹ Refers to licensees and financial holding companies in accordance with the Financial Institutions Act, 2008

GENERAL INSTRUCTIONS

WORKSHEET 1 – NET STABLE FUNDING RATIO CALCULATION

The Net Stable Funding Ratio calculation contains three (3) sections for completion (Sections A – C):

Section A – Available Stable Funding (ASF)

In completing this section, Reporting Institutions should be guided by the following:

- i. The amount of ASF must be calculated by first assigning the carrying value of the capital and liabilities to one of five (5) categories presented in paragraphs 7.10 – 7.14 of the Guideline.
- ii. Categories of capital and liabilities are mapped to defined time bands, each of which should be completed, as applicable. The amounts should be reported separately for the time horizons of a) less than six months, b) 6 months to 1 year, and c) longer than 1 year.
- iii. Reporting institutions should use flagging columns “M” and “N” to identify whether the category of capital/liabilities are non-maturity or encumbered respectively, as applicable.

Section B – Required Stable Funding (RSF)

In completing this section, Reporting Institutions should be guided by the following:

- i. The amount of RSF must be calculated by first assigning the carrying value of the Assets to one of eight (8) categories presented in paragraphs 7.25 – 7.32 of the Guideline.
- ii. Categories of Assets are mapped to defined time bands, each of which should be completed, if applicable. The amounts should be reported separately for the time horizons of a) less than six months, b) 6 months to 1 year, and c) longer than 1 year.
- iii. Reporting institutions should use flagging columns “M” and “N” to identify whether the category of Assets are non-maturity or encumbered respectively, as applicable.

Section C – Off-Balance Sheet Exposures

- i. Unless otherwise stated, all line items listed in this worksheet have the same definitions as those listed in the CB120LCR – Liquidity Coverage Ratio (LCR) and CB20 – Statement of Condition (Balance Sheet). These are detailed in the LCR Guideline and “Instructions – Monthly Statement of Condition” which can be found on the Central Bank’s website.

- ii. The value of off-balance exposures refers to the current undrawn portion of the off-balance sheet items.

Section D – Automatic Calculation of the Net Stable Funding Ratio

In reviewing the values of the respective reporting items and the calculated NSFR, reporting institutions should refer to the methodology set out in the Central Bank’s “Net Stable Funding Ratio Guideline”.

WORKSHEET 2 – Interdependent Assets and Liabilities

In completing this worksheet, reporting institutions should be guided by the following:

- i. Institutions are required to provide a list of clearly identifiable interdependent items (excluding derivatives).
- ii. For each balance sheet item, institutions are required to report the:
 - a. Type of item – cash, bonds, etc.;
 - b. Indication of whether it is an interdependent asset or interdependent liability;
 - c. Amount;
 - d. Maturity date (the maturity and principal amount of both the interdependent liability and its interdependent asset must be the same);
 - e. Confirmation of whether the criteria has been satisfied.

WORKSHEET 3 – Other Contingent Funding Obligations

In listing the other contingent funding obligations (off-balance sheet exposures):

- i. Reporting institutions are required to categorize the off-balance sheet exposures in the same manner as done under reporting for Worksheet 1, Section C.
- ii. Annual historical information is to be provided to show the value of off-balance sheet items and the percentage of Off-Balance Sheet items which have been converted to credit facilities for each year over the most recent 3-year period.