



# CENTRAL BANK OF TRINIDAD & TOBAGO

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March 26, 2020

**Circular letter to:**

All Licensed Financial Institutions under the Financial Institutions Act, 2008  
All Financial Holding Companies

**REF: CB-OIFI-747/2020**

**SUBMISSION OF REGULATORY RETURNS BY LICENSEES<sup>1</sup> AND FINANCIAL HOLDING COMPANIES UNDER THE FINANCIAL INSTITUTIONS ACT, 2008 (“FIA”) DUE TO COVID-19**

The Central Bank of Trinidad and Tobago (“Central Bank”/ “Bank”) refers to its Circular Letter #CB-IOFI-464/2012 dated March 7, 2012 (“2012 Circular”) regarding the timeframe for submission of regulatory returns. The Central Bank recognises that in light of the current COVID-19 pandemic and “social distancing” measures being implemented by licensees and financial holding companies, that delays may be experienced with respect to the submission of regulatory returns in both the electronic and hard copy formats. Consequently, the Bank advises that for a period of 3 months commencing with returns due this month<sup>2</sup>, licensees and financial holding companies will be given a **grace period of ten (10) business days (except for the weekly CB10 report where the grace period will be five (5) business days) from the regular due dates, for the submission of regulatory returns listed in Appendix 1<sup>3</sup>.**

In addition, the Bank acknowledges that due to the reduced “in office” workforce presence, that licensees and financial holding companies may experience difficulty with the timely submission of signed hard copies of returns and advises that during this period the Bank will accept the electronic copy as the official submission of the company.

Accordingly, institutions must ensure that all electronic submissions are affixed with the electronic signature of at least one authorised signatory and that they continue to be submitted by email using PGP (Pretty Good Privacy) encryption technology to [cbttreports@central-bank.org.tt](mailto:cbttreports@central-bank.org.tt).

Kindly direct any queries on this Circular to Mr. Kendall Cuffy, Manager – Banks and Non-Banks at [kcuffy@central-bank.org.tt](mailto:kcuffy@central-bank.org.tt).

Please be guided accordingly.

Yours sincerely

Michelle Francis-Pantor

Deputy Inspector – Banks, Non-Banks and Payment Systems Oversight  
**FINANCIAL INSTITUTIONS SUPERVISION DEPARTMENT**

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<sup>1</sup> Financial institutions licensed under the FIA.

<sup>2</sup> For example, this will apply to February 2020 regulatory returns due to be submitted in March 2020.

<sup>3</sup> Appendix 1 lists the returns to be submitted, their frequency of submission and the regular submission timeframes.

**Appendix 1**  
**Frequency of Submission of Regulatory Returns**

<b>Reports</b>	<b>Title</b>	<b>Frequency</b>	<b>Regular Timeframe for Submission after reporting period</b>
<b>Weekly Returns</b>			
<b>CB 10</b>	Weekly Statement of Condition	Wednesday weekly	Following Tuesday
<b>Monthly Returns</b>			
<b>CB 20</b>	Monthly Statement of Condition	Monthly	20 business days
<b>CB 70</b>	Payments System Participant Monthly Reporting Form	Monthly	15 business days
<b>CB 76</b>	Foreign Currency Transaction Settlement Tables	Monthly	15 business days
<b>CB 90</b>	Special Report on Loans and Deposits	Monthly	20 business days
<b>CB 100/101/102</b>	Capital Adequacy and Foreign Exchange Risk	Monthly	20 business days
<b>Basel II Solo Report</b>	Capital Adequacy Basel II	Monthly	20 business days
<b>CB 110</b>	Detailed Listing of Investment Report	Monthly	20 business days
<b>CB 115/1</b>	Country Exposure	Monthly	20 business days
<b>NFI</b>	New Financial Instruments	Monthly	10 business days
<b>Quarterly Returns</b>			
<b>CB 30</b>	Real Estate Mortgage Loans	Quarterly	20 business days
<b>CB 30A</b>	Real Estate Mortgage Loans	Quarterly	20 business days
<b>CB 40</b>	Statement of Income and Expenses	Quarterly	20 business days
<b>CB 100 A&amp;B (for financial groups and FHCs)</b>	Consolidated Prudential Report	Quarterly	20 business days
<b>CB 105</b>	Large Exposure Report	Quarterly	20 business days
<b>Real Estate</b>	Real Estate Mortgage Loans – Forms A B & C	Quarterly	20 business days
<b>Basel II Solo Report</b>	Capital Adequacy Basel II	Quarterly	20 business days
<b>Basel II Consolidated Report</b>	Capital Adequacy Basel II	Quarterly	20 business days

<b>Reports</b>	<b>Title</b>	<b>Frequency</b>	<b>Regular Timeframe for Submission after reporting period</b>
<b>Monitoring Return</b>	Quarterly Monitoring Report	Quarterly	20 business days
<b>Shareholding Return</b>	Quarterly Shareholders Report	Quarterly	20 business days
<b>Annual Returns</b>			
<b>AML/CFT</b>	AML/CFT External Audit Report	Annually	4 months after end of financial year end
<b>Fiscal Package (CB 20; CB 40 Reconciliations with Audited Financial Statements, Annual Report, Management Letter)</b>	Annual Statement of Condition & Annual Statement of Income and Expenses signed by your auditors	Annually	20 business days after publication