



CENTRAL BANK OF TRINIDAD & TOBAGO

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CIRCULAR LETTER TO:

*All licensees and financial holding companies
under the Financial Institutions Act, 2008
The Bankers Association of Trinidad and Tobago and
The Trinidad and Tobago Securities and Exchange Commission*

REF: CB-OIFI-239/2025

**UPDATE ON THE IMPLEMENTATION OF THE LIQUIDITY REGULATIONS
TO GIVE EFFECT TO THE LIQUIDITY COVERAGE RATIO**

Reference is made to correspondence dated October 21, 2024 by which the Central Bank of Trinidad and Tobago ("Central Bank") provided responses to the industry's feedback on the Draft Financial Institutions (Liquidity) Regulations ("Regulations") and the Draft Liquidity Coverage Ratio ("LCR") Guideline which were issued in August 2024. That correspondence indicated that the Central Bank sought to implement the LCR in January 2025, subject to the timely promulgation of the Liquidity Regulations.

In this regard, the Central Bank advises that the Regulations have not yet been promulgated. Further, please note that the draft LCR Reporting Template which was issued in March 2024, is being finalised to reflect feedback received during the consultation process and to include data validations. The revised template will be issued prior to the LCR coming into effect.

Any queries regarding the implementation of the LCR should be sent to Baselconsultation@central-bank.org.tt. In addition, Ms. Denise Layne (dlayne@central-bank.org.tt) and Ms. Karyn Stewart (kastewart@central-bank.org.tt) of our Basel II/III Implementation team can be contacted for assistance.

Please be guided accordingly.

Yours sincerely

Patrick Solomon

INSPECTOR OF FINANCIAL INSTITUTIONS