



# CENTRAL BANK OF TRINIDAD & TOBAGO

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## **INSTRUCTIONS**

### **QUARTERLY RETURNS (C.B. 30/1 TO 30/10)**

These Quarterly Returns are to be completed by the institutions indicated at the top of each Return and submitted within twenty (20) working days of the period to which the Return relates to:

**The Manager  
Statistics Department  
Central Bank of Trinidad & Tobago  
Attn: Financial Systems Returns**

### **REAL ESTATE MORTGAGE LOANS- QUARTERLY CHANGES AND PURPOSE (C.B. 30/1)**

#### **DESCRIPTION:**

This Form is to be completed by all financial institutions engaged in real estate mortgage lending. Including all loans secured by real estate mortgage deeds, made to finance the purchase, development, construction or improvement of industrial, commercial, residential or firm building.

Residential Mortgage Loans refer to all real estate mortgage loans made 'to finance the purchase or improvement of residential dwellings.

The value of the outstanding balance as at the end of each quarter must equal the balance recorded on the corresponding monthly Asset Account, Item 140302 "Real Estate Mortgages".

For purposes of this Form,

- Public Sector includes Central Government, Local Government, Statutory Boards, State-owned Financial institutions and Non-Financial State Enterprises
- Private Financial Institutions include Commercial Banks and Other Private Financial Institutions.

Please refer to Appendix 1 of the Monthly Instructions for complete sector descriptions.

**REAL ESTATE MORTGAGE LOANS ADMINISTERED ON BEHALF OF THE HOME MORTGAGE BANK (C.B. 30/1A)**

**DESCRIPTION:** This form covers all mortgages administered on behalf of the Home Mortgage Bank (HMB).

Existing Mortgages – refer to mortgages which were existing on the books of the reporting institution and have now been sold to HMB. New Construction Mortgages – refer to mortgage loans on new construction for which commitments to purchase were received from the HMB and specifically designated for transfer to the HMB.

In Columns 3 and 4 respectively, record the number and the value of outstanding loan balances which were sold to the HMB during the reporting quarter. Sales should be recorded net of re-purchases i.e. mortgages exchanged, pre-paid, fully repaid etc.

In columns 5 and 6 respectively, record the number of mortgages on which repayments were made and the value of principal repayments on loans administered for the HMB. Repayments here refer to the “principal due” whether collected or uncollected. All uncollected amounts are reported in the Arrears Schedule below.

In columns 7 and 8 respectively, report the number and value of the mortgage loan balance as at the end of each quarter.

Arrears on HMB Mortgages: Report the balance outstanding as at the end of the quarter on arrears of principal and interest on mortgage loans administered on behalf of HMB. Report these arrears for both existing and new construction mortgages. These arrears, which are already included in columns (5) and (6) above, must be ‘aged’ in two categories viz, 1-3 months and 4 months and over.

Arrears on Total Mortgages: Report the balance as at the end of the quarter on arrears of principal and interest on all mortgage loans, inclusive of those administered on behalf of the HMB. Report these arrears, separately, for existing and new construction mortgages (HMB) and for your own portfolio.

**AGENTS OF NATIONAL INSURANCE BOARD REAL ESTATE MORTGAGE LOANS – QUARTERLY CHANGES AND PURPOSE (C.B 30/2)**

**DESCRIPTION:** This Form is to be completed by all financial institutions which act as agents for the National Insurance Board. See the instructions for C.B 30/1. Record all information for Agency Funds only.

**AGENTS OF NATIONAL HOUSING AUTHORITY (C.B. 30/3)**

**DESCRIPTION:** This Form is to be completed by all financial Institutions which act as agents for the National Housing Authority. See the instructions for C.B. 30/1. Record all information for Agency Funds only.

### **LEASE FINANCING BY PURPOSE (C.B. 30/4)**

**DESCRIPTION:** Include the total outstanding balance on lease financing loans, total new agreements, total repayments and the new outstanding balance. This total should equal Asset Account 1404.

### **OUTSTANDING LOANS TO BUSINESSES (C.B 30/5)**

**DESCRIPTION:** Include all Loans to businesses, i.e. Sectors 3 to 9 (See Appendix 1 of Monthly Instructions). The Public Sector includes Statutory Boards (Sector 3), State-Owned Financial Institutions (Sector 4) and Non-Financial State Enterprises (Sector 7). The Private Sector includes commercial banks (Sector 5), Other Private Financial Institutions (Sector 6), Incorporated Businesses (Sector 8) and Unincorporated Businesses (Sector 9).

For purposes of this Schedule, "Loans" refer to the total of Asset Sub-Accounts – "Loans, Advances and Discounts" (1401), "Accounts Receivable Financing" (1402) and Item "Bridging Finance" (140301).

Loans are disaggregated by the standard activity sectors and sub-sectors employed in the System of National Accounting for Trinidad and Tobago. A Register of Business establishments indicating each firm's activity sector is attached as Appendix 1.

### **OUTSTANDING LOANS TO CONSUMERS BY PURPOSE (C.B. 30/6)**

**DESCRIPTION:** Include all loans to Consumers (Sector 10). For purposes of this schedule, "Loans" refer to the total of Asset Sub-Accounts – "Loans, Advances and Discounts (1401), "Accounts Receivable Financing" (1402) and Item "Bridging Finance" (140301). Loans are disaggregated by principal consumer purposes.

### **TOTAL LOANS BY INTEREST RATES CHARGED (C.B. 30/7)**

**DESCRIPTION:** This Schedule, to be returned by all financial institutions, groups existing loans by the contracted rate of interest. Loans here refer to all types of loans (including real estate loans) and the outstanding balance should equal the gross value of Asset Account 14 – "Loans,".

### **NEW CREDIT (INSTALMENT, AND REAL ESTATE MORTGAGE LOANS) BY AGREED PERIOD OF REPAYMENT (C.B. 30/8)**

**DESCRIPTION:** This Schedule, to be returned by all financial institutions, groups new loans for the quarter, by the agreed period of repayment. Loans here refer to Installment Loans (140104) and Real Estate Mortgage loans (140302).

Include only those loans on which some disbursement has been made. The value of these new loans should reflect the sum of the contracted principal values.

Real Estate Mortgage loans granted on an overdraft or demand basis should be classified as "unspecified."

**TOTAL DEPOSITS BY INTEREST RATES OFFERED (C.B. 30/9)**

**DESCRIPTION:** This schedule to be returned by all financial institutions, groups outstanding deposit balances by the contracted rate of interest. Deposits here refer to all types of deposits and should be equal to the gross value of the Liability Account 21 – “Deposits”.

**TRUSTEE FUNDS – INVESTMENT PORTFOLIO (C.B. 30/10)**

**DESCRIPTION:** This form is to be completed by all Trust Companies and Trustee Departments of commercial banks which accept Trustee Funds (also know as Funds Under Administration or Managed Funds). Record the total outstanding value of these Funds as at the end of each quarter as well as at the investment portfolio of these funds by major categories of financial and real assets.