



CENTRAL BANK OF
TRINIDAD & TOBAGO

Stress Testing the Commercial Banking System

Special Data Requirements - Guidelines

Data as at December 31, 2009

These returns are to be completed, encrypted and submitted by 31st August to:

Chief Economist and Director of Research
Attn: Stress Testing Team
Research and Policy Department
Central Bank of Trinidad and Tobago
Email – cbttreports@central-bank.org.tt

Institution Name	Institution Code
Bank of Baroda (Trinidad and Tobago) Ltd.	BBDA
CitiBank (Trinidad and Tobago) Ltd.	CITI
FirstCaribbean International Bank (Trinidad and Tobago) Ltd.	FCIB
First Citizens Bank Ltd.	FCB
Intercommercial Bank Ltd.	ICBL
RBTT Bank Ltd.	RBTT
Republic Bank Ltd.	RBL
Scotiabank Trinidad and Tobago Ltd.	BNS

Asset and Liability Maturity/Repricing Schedule – Interest Rate Risk

Description: This form is a maturity/repricing schedule that collects data on **all** assets and liabilities, including off balance sheet positions, distributed into time bands according to their time remaining to maturity (if fixed rate) or time remaining to their next repricing (if floating rate).

Instructions:

Assets and liabilities should be placed into the relevant time band based on the **contractual** time to repricing or maturity. For those assets and liabilities lacking definitive repricing intervals or for which a time band is not specified in this document, such items should be assigned to time bands based on the judgement and past experience of the institution. For definitions of assets and liabilities, please refer to the instructions to the CB20 Return.

Institutions can utilize the assumptions column to indicate the assumptions that have been made with respect to the line items, particularly where the placement of an asset or liability is at the discretion of the institution.

ASSETS:

Cash – Place in the 0-1 month band.

Reserves – Reserves include required reserves, secondary reserves and any excess reserves. These should be placed in the 0-1 month band.

Other Deposits held at the Central Bank – Sensitive on maturity.

Other Liquid Funds – Sensitive on maturity.

Interbank Funds Sold – These should be placed in the 0-1 month band.

Investments

- Fixed Rate – Sensitive on maturity.
- Floating Rate – Sensitive at the next repricing date.
- Shares – Place in the 0 - 1 month band
- Mutual Funds – Place in 1 – 3 month band.
- Other Investments – Place in appropriate time band based on the bank's judgement and past experience.

Loans and Advances

- Fixed Rate – Sensitive on maturity.
- Floating Rate – Sensitive at the next repricing date.

Customer Liabilities on Acceptances – Sensitive at the next repricing or maturity date where applicable.

Equity held in Subsidiaries and Affiliates – Place in the 0 – 1 month band.

Accounts Receivable – Sensitive on maturity.

Fixed Assets – Place in the 0 – 1 month band.

Prepaid Expenses and Other Assets – Place in appropriate time band based on the bank's judgement and past experience.

Other off balance sheet positions - Place in appropriate time band based on the bank's judgement and past experience.

LIABILITIES:

Deposits

- Demand Deposits – Place in appropriate time band based on the bank's judgement and past experience.
- Savings Deposits - Place in appropriate time band based on the bank's judgement and past experience.
- Time Deposits – Sensitive and reprices on maturity.

Interbank Funds Bought – 0 – 1 month.

Central Bank Funds – 0 – 1 month.

Borrowings

- Fixed – Sensitive on maturity.
- Floating – Sensitive at the next repricing date.

Acceptances executed – Sensitive at the next repricing or maturity date where applicable.

Other Current Liabilities – Sensitive at the next repricing or maturity date where applicable.

Long Term Liabilities – Sensitive at the next repricing or maturity date where applicable.

Other off balance sheet positions – Place in appropriate time band based on the bank's judgment and past experience.

Asset and Liability Maturity Schedule

Description: This form is a maturity schedule that collects data on **all** assets and liabilities, including off balance sheet positions, distributed into time bands according to their time remaining to maturity.

Instructions:

All assets and liabilities are to be placed in the relevant time band based on the **contractual** time to maturity.

Institutions can utilize the assumptions column to indicate the assumptions that have been made with respect to the line items, particularly where the placement of an asset or liability is at the discretion of the institution.

ASSETS

Cash – Place in 1-7 days band.

Reserves – Place required and secondary reserves in >1 year band.
Place excess reserves in the 1-7 days band.

Shares – Place in >1 year band.

Mutual Funds and Other Investments - Place in appropriate time band based on the bank's judgment and past experience.

Equity held in Subsidiaries and Affiliates – Place in >1 year band.

Fixed Assets – Place in >1 year band.

LIABILITIES

Demand and Savings Deposits

- Core Portion – Place in appropriate time band based on the bank's judgment and past experience.
- Non-core Portion - Place in 1-7 days band.

For other assets and liabilities with no specified maturity dates, assignment into the respective time bands should be according to the judgment and past experience of the bank.

Private Sector - Past Due Loans by Activity Sector

Description: This form collects data on all private sector past due loans by relevant time bands according to activity sector as specified on the CB30/5.

Instructions:

Include all loans – current and past due – to private sector businesses. The private sector includes commercial banks, other private financial institutions, incorporated businesses and unincorporated businesses. Refer to the CB20 instructions for a description of these institutional sectors. Activity sectors are based on the System of National Accounting for Trinidad and Tobago.

Institutions that are unable to provide the past due loans based on the CB30/5 breakdown, can alternatively provide past due loans according to broad sectoral categories. See below a list of categories and what they include:

Agriculture:- Include private sector entities engaging in Cocoa, Coffee and Citrus Cultivation; the Growing of Coconut,, Root crops, Pulses, Vegetables, Tobacco and Rice; Production of Poultry and Eggs, Dairy, Beef, Pork and Other Meat, Forestry and Fishing, Other Domestic Agriculture, and the Sugar Industry.

Petroleum:- Include all private sector entities in the petroleum sector.

Manufacturing:- Include private sector entities engaging in Food Processing, Drink and Tobacco Processing; Manufacturing of Textiles and Garments, Footwear, Headwear, Zippers; Printing, Publishing and Paper Converters; Manufacturing of Wood and Related Wood Products, Industrial Gases and Paints, Pharmaceuticals and other Chemicals, Clay Bricks and Blocks and Tiles, Cement and Concrete Products, Other Chemicals and Non Metallic Minerals; Assembly of Motor Vehicle and Other Transport Equipment Parts; Assembly of Appliances and Electronic items; Manufacturing of Metal Building Materials and Containers and Furniture; Manufacture of Iron and Steel, Other Assembly Type and Related Industries and Miscellaneous Manufacturing.

Construction: - Include private sector entities engaging in Building Construction and Repair, Civil Engineering (Roads and Bridges), Electrical Installation, Plumbing, Painting, Other Construction (Including Quarrying).

Distribution: - Include private sector entities engaging in Wholesale Trade, Retail Trade, Restaurant, Bars, Snackettes, and Parlor etc.

Electricity and Water:- Include all private sector entities engaged in the generation, transmission and distribution of electric energy for sale and the collection, purification and distribution of water to household, industrial and commercial users.

Finance and Insurance: - Include private sector entities engaging in Business of a Banking nature (Commercial / Central Banks), Life Insurance, Non Life Insurance, Finance and Acceptance Services,

Real Estate: Includes only Real Estate Business Services

Transport Storage and Communication:- Include private sector entities engaging in the provision of Taxi Services and Car Rentals, Trucking, Storage and Communications, and Other Transport and Ancillary Services.

All Other Services: - Include private sector entities engaging in the provision of Hotels and Guest Houses, Education, Cultural and Community Services, Health Services, Recreational Services (Cinemas, Clubs, etc.) and All Other Business and Personal Services.

Leasing: - Refer to CB20 Instructions – pg. 13-14

Real Estate Mortgages: - Refer to CB20 Instructions – pg. 13

Public Sector - Past Due Loans by Activity Sector

Description: This form collects data on all public sector past due loans by relevant time bands according to activity sector as specified on the CB30/5.

Instructions:

Include all loans – current and past due – to public sector businesses. The public sector includes statutory boards, state-owned financial institutions, and non-financial state enterprises. Refer to the CB20 instructions for a description of these institutional sectors. Activity sectors are based on the System of National Accounting for Trinidad and Tobago.

Institutions that are unable to provide the past due loans based on the CB30/5 breakdown, can alternatively provide past due loans according to broad sectoral categories See below a list of categories and what they include:

Agriculture:- Include private sector entities engaging in Cocoa, Coffee and Citrus Cultivation; the Growing of Coconut,, Root crops, Pulses, Vegetables, Tobacco and Rice; Production of Poultry and Eggs, Dairy, Beef, Pork and Other Meat, Forestry and Fishing, Other Domestic Agriculture, and the Sugar Industry.

Petroleum:- Include all private sector entities in the petroleum sector.

Manufacturing:- Include private sector entities engaging in Food Processing, Drink and Tobacco Processing; Manufacturing of Textiles and Garments, Footwear, Headwear, Zippers; Printing, Publishing and Paper Converters; Manufacturing of Wood and Related Wood Products, Industrial Gases and Paints, Pharmaceuticals and other Chemicals, Clay Bricks and Blocks and Tiles, Cement and Concrete Products, Other Chemicals and Non Metallic Minerals; Assembly of Motor Vehicle and Other Transport Equipment Parts; Assembly of Appliances and Electronic items; Manufacturing of Metal Building Materials and Containers and Furniture; Manufacture of Iron and Steel, Other Assembly Type and Related Industries and Miscellaneous Manufacturing.

Construction: - Include private sector entities engaging in Building Construction and Repair, Civil Engineering (Roads and Bridges), Electrical Installation, Plumbing, Painting, Other Construction (Including Quarrying).

Distribution: - Include private sector entities engaging in Wholesale Trade, Retail Trade, Restaurant, Bars, Snackettes, and Parlor etc.

Electricity and Water: - Include all private sector entities engaged in the generation, transmission and distribution of electric energy for sale and the collection, purification and distribution of water to household, industrial and commercial users.

Finance Insurance and Real Estate: - Include private sector entities engaging in Business of a Banking nature (Commercial / Central Banks), Life Insurance, Non Life Insurance, Finance and Acceptance Services, Real Estate and All Other Business Services.

Transport Storage and Communication:- Include private sector entities engaging in the provision of Taxi Services and Car Rentals, Trucking, Storage and Communications, and Other Transport and Ancillary Services.

All Other Services: - Include private sector entities engaging in the provision of Hotels and Guest Houses, Education, Cultural and Community Services, Health Services, Recreational Services (Cinemas, Clubs, etc.) and All Other Personal Services.

Leasing: - Refer to CB20 Instructions – pg. 13-14

Real Estate Mortgages: - Refer to CB20 Instructions – pg. 13

Consumers - Past Due Loans by Purpose

Description: This form collects data on all consumer past due loans by relevant time bands according to purpose as specified on the CB30/6.

Instructions:

Include all loans – current and past due – to consumers.

APPENDIX 1

Institution	Principal Contact	Email	Phone Number	Alternate For:
Republic Bank Limited Bank of Baroda Limited	Shanta Dhoray-Baig	sdhoray@central-bank.org.tt	625-4835 Ext. 2535	FirstCaribbean International Bank
Scotiabank Limited	Angela Henry	ahenry@central-bank.org.tt	625-4835 Ext. 2523	First Citizens Bank Limited
First Citizens Bank Limited	Tanisha Mitchell-Ryan	tmitchell@central-bank.org.tt	625-4835 Ext. 2589	Intercommercial Bank Limited
RBTT Bank Limited	Avinash Ramlogan	aramlogan@central-bank.org.tt	625-4835 Ext. 2432	Bank of Baroda Limited Citibank (T&T) Limited
Citibank (T&T) Limited	Llewelyn Nimblett	lnimblett@central-bank.org.tt	625-4835 Ext. 2306	RBTT Bank Limited
Intercommercial Bank Limited	Janet Richards	jrichards@central-bank.org.tt	625-4835 Ext. 2388	Scotiabank Limited
FirstCaribbean International Bank	Jevon Holder	jholder@central-bank.org.tt	625-4835 Ext. 5463	Republic Bank Limited