

# Instructions for Special Report DPC-19

## SPECIAL REPORT ON PAYMENT DEFERRALS<sup>1</sup> OR "SKIPPED PAYMENTS" DUE TO COVID-19 MEASURES

### Introduction:

This Special Report (DPC-19) collects data on credit facilities of individuals and businesses granted deferrals, rate reductions and waivers of penalty charges and late payment fees, subject to participation of members of the Bankers' Association of Trinidad and Tobago and the Central Bank of Trinidad and Tobago circular letter ([CB-OIFI-724/2020](#))<sup>2</sup> dated March 24, 2020.

### Unit of Measurement:

All dollar values are to be reported in TT Dollars thousands.  
Number of loans to be reported as actual amount.

### Submission:

This report must to be completed:

- By all licensed financial institutions participating in the payment deferral programme ([CB-OIFI-724/2020](#)).
- Monthly and submitted within thirty (30) working days after the end of the reporting month ([CB-OIFI-747/2020](#))<sup>3</sup>.
- In electronic format and submitted using Pretty Good Privacy (PGP) encryption protocols to [cbttreports@central-bank.org.tt](mailto:cbttreports@central-bank.org.tt) ([CB-OIFI-764/2020](#))<sup>4</sup>.
- In hard copy and submitted to the following as soon as it is practical to do so ([CB-OIFI-764/2020](#)).

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<sup>1</sup> Payment deferrals and "skipped payments" are used interchangeably.

<sup>2</sup> Regulatory Treatment of Payment Deferrals or "Skipped Payments Due to COVID-19 Measures.

<sup>3</sup> Submission of Regulatory Returns by Licensees and Financial Holding Companies Under the Financial Institutions Act, 2008 ("FIA") Due to COVID -19.

<sup>4</sup> Electronic Submission of Correspondence to the Financial Institutions Supervision Department Due to COVID-19 Measures.

## When completing DPC-19, kindly be advised of the following:

- Payment deferrals or rate reductions shall apply only to those performing loans and loans past due up to 89 days as at March 1, 2020.
- Non-performing loans, that is, loans in the 90 days and over category and classified as sub-standard, doubtful or loss as of March 1, 2020, will not qualify for this programme.
- Loans current as at March 1, 2020, and benefitting from the deferral programme should not be reported as past due, restructured or rescheduled in the Monthly Statement of Condition (CB20).
- The technical concepts used within this report are the same as the [CB20](#) and [CB30](#) instructions.

## Special Report Worksheets:

DPC-19 consists of the following worksheets:

### **Institution and Signature**

Licensee name, authorized signature and reporting period.

### **Loans with Deferred Payments by Type (DPC-19 Page 1)**

Loans that accessed the deferred payment facility by loan type.

### **Loans with Rate Reductions by Type (DPC-19 Page 2)**

Loans that accessed the rate reduction facility by loan type.

### **Loans with Deferred Payments to Businesses by Activity Sectors (DPC-19 Page 3)**

Loans that accessed the deferred payment facility for the private and public sectors by business purpose.

### **Loans with Rate Reductions to Businesses by Activity Sectors (DPC-19 Page 4)**

Loans that accessed the rate reduction facility for both the private and public sectors by business purpose.

### **Loans with Deferred Payments to Consumer by Purpose (DPC-19 Page 5)**

Loans that accessed the deferred payment facility by consumer purpose.

### **Loans with Rate Reductions to Consumer by Purpose (DPC-19 Page 6)**

Loans that accessed the rate reduction facility by consumer purpose.

## Key Headings:

The following provides guidance on interpreting the headings within the worksheets:

- *Number of loans with deferred payments*  
Total number of performing loans and loans past due up to 89 days (as at March 1, 2020) that accessed deferred payments.
- *Total value of loans with deferred payments*  
The total outstanding value of performing loans and loans past due up to 89 days (as at March 1, 2020) that utilised deferred payment facility. This value excludes outstanding interest payments.
- *Number of loans restructured or rescheduled prior to deferral*  
Total number of credit facilities that have accessed deferred payments/rate reductions that were previously restructured or rescheduled prior to the implementation of COVID-19 measures.
- *Number of loans with rate reductions*  
Total number of performing loans and loans past due up to 89 days (as at March 1, 2020) that gained access to the rate reduction facility.
- *Total value of loans with rate reductions*  
The total outstanding value of performing loans and loans past due up to 89 days (as at March 1, 2020) that accessed rate reductions. This value excludes outstanding interest payments.