

**REPUBLIC OF PANAMA  
SUPERINTENDENCY OF BANKS**

May 21, 2003

**CIRCULAR No. 019-2003**

Mr.  
General Manager

Mr. General Manager:

In compliance with Agreement 6-2000, Out of Balance Credit Operations and Others, we hereby inform you that provisions established shall be charged into account 233300 of Other Provisions under Liabilities, and into account 589000 of Others under Other Expenses account, respectively, of the Single Plan of Accounts.

The detail on these accounts shall be attached according to the structure requested in the enclosed Table BAN06.

Data on both accounts shall be submitted by e-mail to the address [proyectosb@superbancos.gob.pa](mailto:proyectosb@superbancos.gob.pa), beginning with the submission corresponding to the month of May.

There being no further business, we remain,

Sincerely,

Delia Cardenas  
Superintendent

Encl. Table Ban06 Contingent Provisions Detail

## BAN06 (OUT OF BALANCE OPERATIONS)

<u>Field</u>	<u>Description</u>	<u>Format</u>	<u>Validation</u>
(1) Date	Corresponds to the date of registration of the information. (Cutoff date.)	AAAAMMDD	May not be left blank
(2) Cod_bank	Corresponds to the code assigned to each Bank by the Superintendency of Banks of Panama	3 character text	May not be left blank
(3) Account	Corresponds to the code defined in SB02 on out of balance operations accounts	6 character text	May not be left blank
(4) Destination	Corresponds to the code of destination where the transaction is carried out	1 character text	Enter "L" for "Local" or "E" for Foreign
(5) Cod_Region	Corresponds to the code defined in SB04 for Local operations or the code defined in SB03 for operations abroad	3 character text	May not be left blank
(6) Classification - Operation	Corresponds to classification code of operation defined in SB19	2 character text	May not be left blank
(7) Type-Facility	Corresponds to Facility code of operation defined in SB21	2 character text	May not be left blank
(8) Amount	Corresponds to the amount of the contingent operation	Numeric	Whole number with two decimals. Greater or equal to zero
(9) Provision	Corresponds to the specific provision covering the contingencies	Numeric	Whole numbers with two decimals. Accepts zero value only for banks that are Branch in Panama
(10) Amount due in 30 days	Balance amount due in 30 days	Numeric	Whole numbers with two decimals. Greater or equal to zero
(11) Amount due in 60 days	Balance amount due in 60 days	Numeric	Whole numbers with two decimals. Greater or equal to zero
(12) Amount due in 90 days	Balance amount due in 90 days	Numeric	Whole numbers with two decimals. Greater or equal to zero
(13) Amount due in 180 days	Balance amount due in 180 days	Numeric	Whole numbers with two decimals. Greater or equal to zero
(14) Amount due in 360 days	Balance amount due in 360 days	Numeric	Whole numbers with two decimals. Greater or equal to zero
(15) Amount due beyond 1 year	Balance amount due beyond 1 year	Numeric	Whole numbers with two decimals. Greater or equal to zero