



July 17, 2014
Circular N° SBP-DR-0092-2014

General Manager

Subject: Information Requirements.
Rule 4-2013

Dear General Manager:

Pursuant to Rule 4-2013 dated 28 May 2013, whereby provisions on credit risk management inherent in credit portfolio and off-balance sheet transactions are established, the Superintendency wishes to inform you that the new account created for dynamic provisions 313505 must be reported in the Single Account Plan (SB02) and Consolidated Account Plan (SB35), as well as number 821160 in the Equity Adequacy Table (SB36), as of as of 30 September 2014.

At the same time, the new structure included in the dynamic provision (BAN10) and amendments to the credit atom report (AT03), collateral atom (AT12) and all SB tables structures related to the new amendments – which we will be sending through soporte@superbancos.gob.pa – must be reported as of 31 December 2014.

The frequency, format and submission of atoms and tables with the amendments will remain the same, in compliance with the frequency established in Resolution SBP-RG-0005-2012 dated 30 March 2012. In the case of the new requirement (BAN10), the frequency will be quarterly, thirty (30) calendar days after the respective quarter has ended.

We would greatly appreciate your providing your staff with the necessary instructions for compliance with the provisions of this Circular.

Best regards,

Alberto Diamond R.
Superintendent