



Superintendencia  
de Bancos de Panamá



TRANSLATION

August 31, 2018  
Circular N° SBP-DPC-FID-0075-2018

General Manager

Subject: Information on the Identification of Risk  
Factors. Article 40 of Law 23

Dear General Manager:

We wish to inform you hereby that during its work sessions, the Superintendency of Banks has determined it necessary and advisable to automate the submittal of the Identification of Risk Factors form that Circular SBP-DPC-FID-0033-2017 requires to be sent to the Superintendency on a semiannual basis. In this regard, the Superintendency has deemed it convenient to create the Factors Atom (PF01), General Data on AML (PF02) and the Risk Factor Structure (FD09).

These structures are fundamental to our Anti-Money Laundering, Financing of Terrorism and Financing the Proliferation of Weapons of Mass Destruction Risk Management Methodology.

This information must be reported semiannually. The closing dates will be June 30 and December 31 of each year. The information must be submitted to the Superintendency of Banks of Panama by the thirty-first (31<sup>st</sup>) day of the month following the closing date of each period.

We are attaching the files indicated, which provide the requirements for information on the Identification of Risk Factors the entity must use in sending the information beginning in January 2019.

- Word file: Factor Atom (PF01)
- Word file: General Data on AML (PF02)
- Excel file: Risk Factor Structure (FD09)

We will be scheduling all banks to attend the orientation training on these structures starting on 1 October 2018.

Additionally, we remind you that the established e-mail for receiving your enquiries is [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa)

We would greatly appreciate your providing the necessary instructions for the submittal of this information by the deadline established for this purpose.

Best regards,

Ricardo G. Fernandez D.  
Superintendent

NM/pw

*"Velando por la solidez del Centro Bancario Internacional"*