

November 30, 2018  
Circular N° SBP-DR-FID-0109-2018

General Manager

Subject: Rule 13-2018

Dear General Manager:

We wish to inform you hereby that we have issued Rule 13-2018 dated 27 November 2018 “Whereby Rule 10-2015 is amended.”

This Rule will enter into force upon its promulgation.

A copy of Rule 13-2018 is enclosed. The text may also be consulted on our website, [www.superbancos.gob.pa](http://www.superbancos.gob.pa), Node: Laws & Regulations.

We would greatly appreciate your providing the necessary instructions to your staff for compliance with these provisions.

Best regards,

Gustavo A. Villa  
Acting Superintendent

Enc.: a/s

ARV/dcb