

September 14, 2020  
Circular N° SBP-DR-0279-2020

General Manager

Subject: Reporting System (TIDSO) – General  
Resolution SBP-RG-0002-2017

Dear General Manager:

We refer to Circular SBP-DR-0035-2020 dated February 28, 2020, by means of which we informed banks of the electronic reporting through the “Reporting Entity Digital Information Transfer System” (TIDSO, for its acronym in Spanish) of some of the reporting requirements included in Article 1 of General Resolution SBP-RG-0002-2017 dated 18 May 2017 that provides the content, form and frequency for reporting to the Superintendency.

In connection with the above, and with the purpose of continuing to update the scheme for sending the reports included in the aforementioned General Resolution SBP-RG-0002-2017, we have enabled the TIDSO system so that banks can send this information automatically, safely and efficiently to reduce the delivery and receipt times of documentation significantly.

In this regard, when logging in the TIDSO system, the following recommendations should be taken into consideration:

1. The system will be enabled as of October 1, 2020 to submit the information for the 3Q2020.
2. TIDSO will be accessed through the Superintendency of Banks of Panama’s website. Banks will be able to access the system from the “Entidades Supervisadas” section through the employees who have already been registered in TIDSO by the regulated entity.

In the aforementioned section, the portal “Requerimiento de Cumplimiento” (Compliance Requirement) has been enabled, where the catalog of documents the entity must choose from to submit is displayed and within which banks can choose the new reports that must be submitted through the referred to system to the Superintendency.

3. The reporting requirements that must be submitted through the TIDSO system are:

Code	Description	Format	As of
CDR	Credit risk rating	PDF	October 1, 2020
SBP-CF-01	Report issued by the Board of Directors of the holding company of the banking group shares on the global and risk concentration limits of the banking group	Excel	From January 1 to March 31, 2021

*“Velando por la solidez del Centro Bancario Internacional”*

Code	Description	Format	As of
MA-GB	Annual Report of the banking group under the home supervision of the Superintendency of Banks	PDF	From January 1 to April 30, 2021

4. The submittal of the information described above must be done in accordance with the deadlines established in General Resolution SBP-RG-0002-2017 dated 28 May 2017 and the relevant circulars, where the content, form and frequency for the submittal of information to the Superintendency is established.
5. The files that will be received must be saved as:
  - Excel: “.xlsx, .xls or .xism.”
  - PDF: “.PDF or .pdf,” compatible with .pdf 2010 or higher
6. The compatible browsers are:
  - *Google Chrome*
  - *Safari*
  - *OperaMini*
  - *Fire Fox*
7. The mobile devices that may be used for the submittal are:
  - Android 6.1 or higher
  - IOS 7 or higher
8. As of October 1, 2020, this information will not be accepted in hardcopy or by e-mail.

Any question regarding this circular may be sent through our e-mail address: [sportes@superbancos.gob.pa](mailto:sportes@superbancos.gob.pa).

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

Best regards,

*Digitally signed by [S]  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2020.09.15 17:53:05 - 05'00'*

Amauri A. Castillo  
Superintendent

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