

July 27, 2021  
Circular N° SBP-DR-0077-2021

General Manager

Subject: Updated Circulars SBP-DR-0127-2020 and  
SBP-DR-0190-2020 / Board of Directors'  
General Resolution SBP-GJD-0003-2021

Dear General Manager:

We would like to inform you that with the entry into force of Rule 2-2021 dated 11 June 2021, by means of which the parameters and guidelines that will be applicable to modified loans are established, the Superintendency of Banks has deemed it appropriate to update the content of Circulars SBP-DR-0127-2020 and SBP-DR-0190-2020, through which banks are required to submit additional information on modified loans, through a new Excel table.

In view of the foregoing, we have enclosed to this circular the aforementioned Excel table on modified loans (Annex 1) and a new Excel table with complementary information (Annex 2), which include the respective instructions for your further reference on the basis of the provisions established in Rule 2-2021.

The information described above must be submitted on a weekly basis, the deadline for the submission with the data through Tuesday (or second business day of the week) of each week will be until midday (12:00 p.m.) on Wednesday (or third business day of the week), through the "Reporting Entity Digital Information Transfer System" (TIDSO). The Excel table on modified loans (Annex 1) must continue to be reported on Wednesdays of each week, the next submittal must be Wednesday, August 4, 2021, and the information corresponding to Annex 2 must be submitted from Wednesday, August 11, 2021 and successively on Wednesdays of each week.

Additionally, we reiterate to banks that the Board of Directors' General Resolution SBP-GJD-0003-2021 provides the parameters and guidelines for reporting modified loans through the Loan Atom (AT03), which is received through the ITBANK system.

Should you have any question on the above, please send them through the e-mail address: [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa).

This Circular repeals Circulars SBP-DR-0127-2020 and SBP-DR-0190-2020.

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

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: 2021.07.27 18:08:31 - 05'00'*

Amauri A. Castillo  
Superintendent

Enc.:  
*Annex 1: (in Spanish)*  
*Annex 2: (in Spanish)*

ARV/adec