

June 28, 2022
Circular N.º SBP-DR-0051-2022

General Manager

Subject: New report (BAN 22)
Debt-to-income Ratio

Dear General Manager:

We would like to inform you hereby that the Superintendency of Banks has deemed it advisable to request banks to send a new report called “Debt-to-income Ratio” (BAN 22). This reporting is aimed at expanding the information on consumer debtors, which, along with the loan report (AT03), will allow us to conduct a statistical analysis of household indebtedness, among other indicators and, coupled with this, comply with the international standards set by the International Monetary Fund (IMF), the World Bank, the risk rating agencies, among other multilateral organizations.

The data provided will be confidential and will be used solely and exclusively for statistical purposes.

The new report (BAN 22) must be submitted to the Superintendency through the ITBANK system every six months starting June 2023, the last ten (10) ten business days of each semester (June and December), i.e., that as of June 19, 2023, the system will be enabled to receive the first report, then in December 2023 and so on every 6 months.

The first report to be submitted must include all the clients holding an “active” status. Afterwards, the following reports must only include the new clients and the updates relevant to their fields/boxes.

The ancillary SB tables that make up the new “debt-to-income ratio” report (BAN 22) are:

- SB 122: Township
- SB 123: Civil status
- BS 124: Education level
- SB 125: Job sector
- SB 126: National Occupational Classification (NOC).

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Should you have any question on the new “Debt-to-income Ratio” (BAN22), please feel free to send them through our e-mail address soporte@superbancos.gob.pa until September 30, 2022.

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: 2022.06.28 17:25:32 - 05'00'
Amauri A. Castillo
Superintendent

Enc.: New BAN 22 report and ancillary tables (in Spanish)

ARV/adec