

February 2, 2023  
Circular No. SBP-DR-0009-2023

General Manager

Subject: Financial Information – Liquidity

Dear Sir/Madam,

We refer to Circular No. SBP-DR-0088-2021, through which banks are required to submit information on received lines of credit and renewals of term deposits every two months in an Excel file via the TIDSO (Reporting Entity Digital Information Transfer System).

In this regard, the Superintendency of Banks has found it advisable to provide clarifications and make changes to the submission of required information, as well as the submission frequency through the TIDSO system, as follows:

- In the information related to received lines of credit and renewals of term deposits, the following changes were made:
  - For received lines of credit, two additional field/boxes have been added: average balance used per month and amount to pay (principal and interests) during the following month.
  - For term deposits, the detail of types of clients for each item (quantity, amount, average weighted interest rate) has been expanded.
- Additionally, the Excel file now includes information regarding debt issuances made by banks, along with instructions to fill out the relevant field/boxes.
- The information from this new Excel file must be submitted at the end of every month, starting from February 28, 2023, through the TIDSO system, in the section “Requerimientos de Cumplimiento” (Compliance Requirements), identified as “Información Financiera Liquidez” (Financial Information – Liquidity).
- The last submission of information required by Circular SBP-DR-0088-2021 will be made with the data as of February 3, 2023.

Additionally, please note the following when logging in to the TIDSO system:

1. The Excel file to be received must be saved as “.xlsx” and “.xls”.

*“Solidez y confianza: garantes de los derechos de los consumidores bancarios”*

2. Compatible browsers for these purposes are:

- Google Chrome
- Safari
- OperaMini
- FireFox

3. The mobile operating systems that may be used to send the information are:

- Android 6.1 onwards
- IOS 7 onwards

This Circular supersedes the provisions of Circular No. SBP-DR-0088-2021, dated September 6, 2021.

We appreciate your disseminating the relevant instructions to your staff to ensure compliance with this Circular.

Best regards,

*Digitally signed by [S]*  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2023.02.02 09:38:02 - 05'00'  
Amauri A. Castillo  
Superintendent

*The document bears a QR Code indicating that it is an official document signed with a Qualified Electronic Signature through the Superintendency of Banks of Panama's Document Transparency System – TRANSDOC, in accordance with Law 83, dated 9 July 2012, and Executive Decree 275, dated 11 May 2018. Please use the QR Code or the following URL address to verify the authenticity of this document: [URL]*

Enc.: Excel file and an example of “Información Financiera Liquidez” (in Spanish)

AdeC/sac