

February 29, 2024  
Circular No. SBP-DR-0019-2024

General Manager

Subject: Updating Table SB109 (CINU)

Dear Sir/Madam,

Please be advised that the Superintendency of Banks of Panama has deemed it advisable to update Table SB109, known as National Standard Industrial Classification (CINU, for its acronym in Spanish), which is utilized in the following reports and BAN tables:

- Deposits report (AT02)
- Credit report (AT03)
- Acquired assets report (AT04)
- Investment instruments report (AT15)
- Lending and deposits rate table (BAN04)
- Off-balance sheet operations table (BAN08)
- Assets acquired by banks and subsidiaries table (BAN07)
- Any other structure employing table SB109

In connection with the foregoing, we have enclosed an Annex detailing the changes made to Table SB109. Additionally, we have included the updated version of Table SB109 (CINU), which should be utilized for reporting information from November 2024 onwards, reflecting data as of October 2024. This includes the validation of AT21 – AT03 in accordance with these updates.

Should you have any questions regarding the updating of Table SB109 (CINU), please feel free to e-mail us at [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa).

We kindly request that you provide the necessary instructions to your staff to ensure compliance with these provisions.

Best regards,

*Digitally signed by [S]*  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2024.01.30 17:21:41 - 05'00'  
Amauri A. Castillo  
Superintendent

Enc.: Annex  
Table SB109 in Spanish  
Validation AT21 – AT03 in Spanish

ARV/adec